

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L2	23	("20010007098"   "5710886"   "5774883"   "6193155"   "6240397"). PN. OR ("6370514").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:17
L3	25	"6370514".pn. or "6175823".pn. or ("20010007098"   "5710886"   "5774883"   "6193155"   "6240397"). PN. OR ("6370514").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:18
L4	1	L3 and (agent adj location)	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:21
L5	3	L3 and (((greeting or social or occasion or bithday or wedding or holiday or electronic\$3) adj2 card) or e-card or ecard)	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:22
L6	1	L3 and (agent with (location or premise or site or handl\$3 or store))	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:21
L7	2	L3 and (agent same (location or premise or site or handl\$3 or store))	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:22
L8	3	L3 and (((greeting or social or occasion or bithday or wedding or holiday or electronic\$3) adj2 card) or e-card or ecard) and (gift or gift\$3 or gift-giv\$3 or giver or coupon or rede\$7)	US-PGPUB; USPAT; USOCR	OR	ON	2007/04/25 14:23
S1	2	"20020138363".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:02
S2	4	"20020138363".pn. or "20020103711". pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 19:50
S3	8	"5,513,117".pn. "5,960,412".pn. "5, 893,080".pn. "6,4""."53,300".pn. "6, 510,453".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:42
S4	10	"5,513,117".pn. "5,960,412".pn. "5, 893,080".pn. "6,453,300".pn. "6,510, 453".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:09

Note: Titles, abstracts, keywords, full text reviewed as necessary - RHP 4/26/07

## EAST Search History

S5	882	((greeting or social or occasion or birthday or wedding or holiday) adj2 card) same (gift or gift-giving or gift-giver or (stored adj value) or prepaid)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:32
S6	89	((greeting or social or occasion or birthday or wedding or holiday) adj2 card) same (gift or gift-giving or gift-giver) same (coupon or (stored adj value) or prepaid)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:00
S7	125	("5513117").URPN.	USPAT	OR	ON	2006/11/16 15:01
S8	3	S6 and S7	USPAT	OR	ON	2006/11/16 14:19
S9	6	"20020138363".pn. or "20020103711".pn. or "7,130,817".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:37
S10	4	("20020138363".pn. or "20020103711".pn. or "7,130,817".pn. ) and (custom\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:38
S11	1	("20020138363".pn. or "20020103711".pn. or "7,130,817".pn. ) and (custom\$7) and (status)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:40
S12	3	("20020138363".pn. or "20020103711".pn. or "7,130,817".pn. ) and (dynamic\$4 or updat\$3 or chang\$3 or alter\$3 or modif\$7 or status)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 14:42
S13	211	S6 or S7	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:00
S14	87	S7 and (gift or gift-giving or gift-giver or coupon or (stored adj value) or prepaid)	USPAT	OR	ON	2006/11/16 15:05
S15	34	S7 and ((greeting or social or occasion or birthday or wedding or holiday) adj2 card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:04

## EAST Search History

S16	43	S7 and (((greeting or social or occasion or bithday or wedding or holiday or electronic\$3) adj2 card) or e-card or ecard)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:11
S17	41	S16 and (gift or giv\$3 or gift-giving or gift-giver or coupon or value or (stored adj value) or prepa\$5 or pre-pa\$5 or ((calling or debit or value) adj card))	USPAT	OR	ON	2006/11/16 15:44
S18	1	"5640447".pn. and (gift or giv\$3 or gift-giving or gift-giver or coupon or value or (stored adj value) or prepa\$5 or pre-pa\$5 or ((calling or debit or value) adj card))	USPAT	OR	ON	2006/11/16 15:12
S19	33	("5640447").URPN.	USPAT	OR	ON	2006/11/16 15:10
S20	6	S19 and (((greeting or social or occasion or bithday or wedding or holiday or electronic\$3) adj2 card) or e-card or ecard)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:11
S21	6	S20 and (gift or giv\$3 or gift-giving or gift-giver or coupon or value or (stored adj value) or prepa\$5 or pre-pa\$5 or ((calling or debit or value) adj card))	USPAT	OR	ON	2006/11/16 15:12
S22	4	"6370514".pn. or "6175823".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/11/16 15:42
S23	204	(((greeting or social or occasion or bithday or wedding or holiday) adj2 card) or e-card or ecard) and ((agent or handler or financial or payment or bank\$3 or institution or broker\$3 or intermediary or kiosk) near5 location)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:35
S26	57	(((greeting or social or occasion or bithday or wedding or holiday) adj2 card) or e-card or ecard) same (e-gift or egift or gift or gift-giving or gift-giver)) and ((agent or handler or financial or payment or bank\$3 or institution or broker\$3 or intermediary or kiosk) near5 (location or premise or facilit\$3 or building))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:40

## EAST Search History

S27	54	(((((greeting or social or occasion or bithday or wedding or holiday) adj2 card) or e-card or ecard) same (e-gift or egift or gift or gift-giving or gift-giver)) and ((agent or handler or financial or payment or bank\$3 or institution or broker\$3 or intermediary or kiosk) near5 (location or premise or facilit\$3 or building)) and (pay\$5 or fee or charg\$3 or credit\$3 or prepa\$5 or pre-pa\$5 or debit\$3 or stored-value or (stored adj value))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:57
S28	5511	705/26.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:57
S29	1777	705/27.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 18:57
S30	2	"20020138363".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 19:50
S31	1	"20020138363".pn. and (handler)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/04/24 19:50



Logon

\*\*\* It is now 4/25/07 3:56:25 PM \*\*\*

## Welcome to DialogLink - Version 5 Revolutionize the Way You Work!

### New on Dialog

#### Enhanced Derwent World Patents Index Now Available

The enhanced *Derwent World Patents Index*® (*DWPI*SM) (Files 350,351,352) is now available on Dialog. The improvements implemented in *DWPI* on Dialog further extend the database's rich content set and enhances overall functionality of the database.

In addition to distilled expert analysis reflected in *DWPI* expanded titles and abstracts, other enhancements include original patent filing details, multiple patent images, easy cut-and-paste patent family data, and much more.

The new templates include new features that will help you manage and distribute your *DWPI* search results in an attractive format.

Learn about all of the new *DWPI* enhancements and report templates at <http://www.dialog.com/dwpi>.

#### DialogLink 5 Release Notes

New features available in the latest release of DialogLink 5 (November 2005)

- Ability to resize images for easier incorporation into DialogLink Reports
- New settings allow users to be prompted to save Dialog search sessions in the format of their choice (Microsoft Word, RTF, PDF, HTML, or TEXT)
- Ability to set up Dialog Alerts by Chemical Structures and the addition of Index Chemicus as a structure searchable database
- Support for connections to STN Germany and STN Japan services

Show Preferences for details

? Help Log On Msg

\*\*\* ANNOUNCEMENTS \*\*\*

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NEW FILES RELEASED

\*\*\*BIOSIS Previews Archive (File 552)  
\*\*\*BIOSIS Previews 1969-2007 (File 525)  
\*\*\*Engineering Index Backfile (File 988)  
\*\*\*Trademarkscan - South Korea (File 655)

RESUMED UPDATING

\*\*\*File 141, Reader's Guide Abstracts

\*\*\*

RELOADS COMPLETED

\*\*\*File 5, BIOSIS Previews - archival data added  
\*\*\*Files 340, 341 & 942, CLAIMS/U.S. Patents - 2006 reload now online

\*\*\*

DATABASES REMOVED

Chemical Structure Searching now available in Prous Science Drug  
Data Report (F452), Prous Science Drugs of the Future (F453),  
IMS R&D Focus (F445/955), Pharmaprojects (F128/928), Beilstein  
Facts (F390), Derwent Chemistry Resource (F355) and Index Chemicus  
(File 302).

\*\*\*

>>>For the latest news about Dialog products, services, content<<<  
>>>and events, please visit What's New from Dialog at <<<  
>>><http://www.dialog.com/whatsnew/>. You can find news about<<<  
>>>a specific database by entering HELP NEWS <file number>.<<<

? Help Off Line

\* \* \*

Connecting to Rob Pond - Dialog - 264751

Connected to Dialog via SMS00312

? B 15, 9, 610, 810, 275, 476, 624, 621, 636, 613, 813, 16, 160, 634, 148, 20, 35, 583,  
65, 2, 474, 475, 99, 256, 348, 349, 347, 635, 570, PAPERSMJ, PAPERSEU, 47

[File 15] ABI/Inform(R) 1971-2007/Apr 25  
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 610] **Business Wire** 1999-2007/Apr 25  
(c) 2007 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Apr 25  
(c) 2007 Financial Times Ltd. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Apr 25  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Apr 25  
(c) 2007 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Apr 20  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Apr 24  
(c)2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Apr 25  
(c) 2007 Dialog. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Mar  
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13  
(c) 2002 The Gale Group. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 65] **Inside Conferences** 1993-2007/Apr 25  
(c) 2007 BLDSC all rts. reserv. All rights reserved.

[File 2] **INSPEC** 1898-2007/Apr W3  
(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 474] **New York Times Abs** 1969-2007/Apr 25  
(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2007/Apr 25  
(c) 2007 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Mar  
(c) 2007 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2007/Apr  
(c) 2007 Info.Sources Inc. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200716  
(c) 2007 EUROPEAN PATENT OFFICE. All rights reserved.

*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070419UT=20070312  
(c) 2007 WIPO/Thomson. All rights reserved.

*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)  
(c) 2007 JPO & JAPIO. All rights reserved.

[File 635] **Business Dateline(R)** 1985-2007/Apr 25  
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 570] **Gale Group MARS(R)** 1984-2007/Apr 24  
(c) 2007 The Gale Group. All rights reserved.

[File 387] **The Denver Post** 1994-2007/Apr 24  
(c) 2007 Denver Post. All rights reserved.

[File 471] **New York Times Fulltext** 1980-2007/Apr 25  
(c) 2007 The New York Times. All rights reserved.

[File 492] **Arizona Repub/Phoenix Gaz** 19862002/Jan 06  
(c) 2002 Phoenix Newspapers. All rights reserved.  
*\*File 492: This file is no longer updating.*

[File 494] **St LouisPost-Dispatch** 1988-2007/Apr 24  
(c) 2007 St Louis Post-Dispatch. All rights reserved.

[File 631] **Boston Globe** 1980-2007/Apr 23  
(c) 2007 Boston Globe. All rights reserved.

[File 633] **Phil.Inquirer** 1983-2007/Apr 24  
(c) 2007 Philadelphia Newspapers Inc. All rights reserved.

[File 638] **Newsday/New York Newsday** 1987-2007/Apr 25  
(c) 2007 Newsday Inc. All rights reserved.

[File 640] **San Francisco Chronicle** 1988-2007/Apr 25

(c) 2007 Chronicle Publ. Co. All rights reserved.

[File 641] **Rocky Mountain News** Jun 1989-2007/Apr 25

(c) 2007 Scripps Howard News. All rights reserved.

[File 702] **Miami Herald** 1983-2007/Mar 25

(c) 2007 The Miami Herald Publishing Co. All rights reserved.

[File 703] **USA Today** 1989-2007/Apr 24

(c) 2007 USA Today. All rights reserved.

[File 704] **(Portland)The Oregonian** 1989-2007/Apr 23

(c) 2007 The Oregonian. All rights reserved.

[File 713] **Atlanta J/Const.** 1989-2007/Apr 22

(c) 2007 Atlanta Newspapers. All rights reserved.

[File 714] **(Baltimore) The Sun** 1990-2007/Apr 25

(c) 2007 Baltimore Sun. All rights reserved.

[File 715] **Christian Sci.Mon.** 1989-2007/Apr 24

(c) 2007 Christian Science Monitor. All rights reserved.

[File 725] **(Cleveland)Plain Dealer** Aug 1991-2007/Apr 24

(c) 2007 The Plain Dealer. All rights reserved.

[File 735] **St. Petersburg Times** 1989- 2007/Apr 25

(c) 2007 St. Petersburg Times. All rights reserved.

[File 477] **Irish Times** 1999-2007/Apr 25

(c) 2007 Irish Times. All rights reserved.

[File 710] **Times/Sun.Times(London)** Jun 1988-2007/Apr 24

(c) 2007 Times Newspapers. All rights reserved.

[File 711] **Independent(London)** Sep 1988-2006/Dec 12

(c) 2006 Newspaper Publ. PLC. All rights reserved.

*\*File 711: Use File 757 for full current day's news of the Independent, as as well as full coverage of many additional European news sources.*

[File 756] **Daily/Sunday Telegraph** 2000-2007/Apr 25

(c) 2007 Telegraph Group. All rights reserved.

[File 757] **Mirror Publications/Independent Newspapers** 2000-2007/Apr 25

(c) 2007. All rights reserved.

[File 47] **Gale Group Magazine DB(TM)** 1959-2007/Apr 16

(c) 2007 The Gale group. All rights reserved.

?

? S AU=(karas, p? OR karas P? OR Peter(2N)karas)

>>>W: One or more prefixes are unsupported

or undefined in one or more files.

21 AU=KARAS, P?

32 AU=KARAS P?

480097 AU=PETER

255 AU=KARAS

31 AU=PETER(2N)AU=KARAS

S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)

?

? S AU=(cowell, j? OR cowell p? OR james(2N)cowell)

>>>W: One or more prefixes are unsupported

or undefined in one or more files.

115 AU=COWELL, J?

2 AU=COWELL P?

450092 AU=JAMES

4591 AU=COWELL

19 AU=JAMES(2N)AU=COWELL

S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)

? S AU=(yoder, j? OR yoder j? OR james(2N)yoder)

>>>W: One or more prefixes are unsupported

or undefined in one or more files.

260 AU=YODER, J?

58 AU=YODER J?

450092 AU=JAMES

1550 AU=YODER

15 AU=JAMES(2N)AU=YODER

S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)

? S AU=(golub, m? OR golub m? OR ((matt or mathew)(2N)golub))

>>>W: One or more prefixes are unsupported

or undefined in one or more files.

205 AU=GOLUB, M?

15 AU=GOLUB M?  
85994 AU=MATT  
10057 AU=MATHEW  
148 AU=GOLUB  
6 (AU=MATT OR AU=MATHEW) (2N)AU=GOLUB

S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW) (2N)GOLUB))

? S AU=(baig, a? OR baig a? OR aamer(2N)baig)

>>>W: One or more prefixes are unsupported  
or undefined in one or more files.

79 AU=BAIG, A?  
14 AU=BAIG A?  
539 AU=AAMER  
765 AU=BAIG  
7 AU=AAMER(2N)AU=BAIG

S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)

? s pd<20011206

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

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Processing

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>>>W: One or more prefixes are unsupported

or undefined in one or more files.

S6 93677633 S PD<20011206

? s western(w)union

Processing

Processing

17283696 WESTERN

12140855 UNION

S7 41070 S WESTERN(W)UNION

? s greeting(w)card? ?

Processing

218926 GREETING

5377321 CARD? ?

S8 101629 S GREETING(W)CARD? ?



? s ecard or ecards or e(w)card or e(w)cards or e-card or e-cards

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

1475 ECARD

1593 ECARDS

17071608 E

3828424 CARD

5697 E(W)CARD

17071608 E

2598199 CARDS

7894 E(W)CARDS

2 E-CARD

0 E-CARDS

S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS

? s (social or expression or ocasion or occasion or holiday or birthday or wedding) (2n) (card or cards)

Processing

Processing

Processing

Processing

7795616 SOCIAL

1162155 EXPRESSION

365 OCASION

1089770 OCCASION

2372430 HOLIDAY

855347 BIRTHDAY

615067 WEDDING

3828424 CARD

2598199 CARDS

S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING) (2N) (CARD OR CARDS)

? s virtual(w) (card or cards)

Processing

1638992 VIRTUAL

3828424 CARD

2598199 CARDS

S11 2749 S VIRTUAL(W) (CARD OR CARDS)

? d s

Set	Items	Description
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S1	53	S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
----	----	--

S2	135	S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)
----	-----	---

S3	318	S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)
----	-----	--

S4	220	S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW) (2N)GOLUB))
----	-----	--

S5	94	S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)
----	----	---

S6	93677633	S PD<20011206
----	----------	---------------

S7	41070	S WESTERN(W)UNION
----	-------	-------------------

S8	101629	S GREETING(W)CARD? ?
----	--------	----------------------

S9	14376	S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS
----	-------	---

S10	58837	S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING) (2N) (CARD OR CARDS)
-----	-------	--

S11	2749	S VIRTUAL(W) (CARD OR CARDS)
-----	------	------------------------------

? s s6 and s7 and (s8 or s9 or s10 or s11)

Processing

93677633 S6

41070 S7

101629 S8

14376 S9

58837 S10

2749 S11

S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)

? rd

>>>W: Duplicate detection is not supported for File 348.

Duplicate detection is not supported for File 349.

Duplicate detection is not supported for File 347.

Records from unsupported files will be retained in the RD set.

S13 160 RD (UNIQUE ITEMS)

? s gift or giver? ? or giving or gifts

Processing

1323130 GIFT

65555 GIVER? ?

5436567 GIVING

756750 GIFTS

S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS

? s s14 and s13

7045503 S14

160 S13

S15 96 S S14 AND S13

? s pd<20001215 and pd>19951215

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

>>>W: One or more prefixes are unsupported  
or undefined in one or more files.

S16 37948278 S PD<20001215 AND PD>19951215

? S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)

37948278 S16

41070 S7

101629 S8

14376 S9

58837 S10

2749 S11

S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)

? rd

>>>W: Duplicate detection is not supported for File 348.

Duplicate detection is not supported for File 349.

Duplicate detection is not supported for File 347.

Records from unsupported files will be retained in the RD set.

S18 68 RD (UNIQUE ITEMS)

? t s18/free/all

>>>W: "FREE" is not a valid format name in file(s): 347-349

18/8/1 (Item 1 from file: 15)

ABI/Inform(R)

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01839169 04-90160

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Best spots: April**

**Word Count: 3190 Length: 5 Pages**

**May 17, 1999**

**Company Names:**

Kellogg Co ( Duns: 00-535-6209 Ticker: K )

General Motors Corp ( Duns: 00-535-6613 Ticker: GM )

California Fluid Milk Processor Advisory Board

Corona Extra Beer

E-Trade Group Inc

**Geographic Names: US**

**Descriptors:** Television advertising; Brands; Creativity; Many companies

**Classification Codes:** 9190 (CN=United States); 7200 (CN=Advertising)

18/8/2 (Item 2 from file: 15)

ABI/Inform(R)

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01586437 02-37426

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**The murky world of network mergers: Searching for the opportunities for network competition**

**Word Count:** 19017 **Length:** 58 Pages

Winter 1997

**Geographic Names:** US

**Descriptors:** Court decisions; Acquisitions & mergers; Antitrust laws; Monopolistic competition ; Automated teller machine networks

**Classification Codes:** 9190 (CN=United States); 4300 (CN=Law); 2330 (CN=Acquisitions & mergers); 8120 (CN=Retail banking); 5240 (CN=Software & systems)

18/8/3 (Item 3 from file: 15)

ABI/Inform(R)

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01528779 01-79767

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Stretching the holiday season**

**Word Count:** 3172 **Length:** 8 Pages

Nov 1997

**Geographic Names:** US

**Descriptors:** Christmas; Kwanzaa; Jewish holidays; Target markets; Market strategy; Statistical data; Retailing; Catalogs

**Classification Codes:** 9190 (CN=United States); 8390 (CN=Retailing industry); 7100 (CN=Market research); 9140 (CN=Statistical data)

18/8/4 (Item 4 from file: 15)

ABI/Inform(R)

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01374693 00-25680

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Idea of the Month**

**Word Count:** 167 **Length:** 1 Pages

Feb 1997

**Company Names:**

Phar-Mor Inc ( Duns: 13-173-3289 )

**Geographic Names:** US

**Descriptors:** Drug stores; Service introduction; Market strategy

**Classification Codes:** 9000 (CN=Short Article); 9190 (CN=United States); 8390 (CN=Retailing industry); 7500 (CN=Product planning & development)

18/8/5 (Item 5 from file: 15)

ABI/Inform(R)

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01155386 98-04781

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Ringling up sales**

**Word Count:** 1693 **Length:** 3 Pages

Jan 1996

**Company Names:**

ABCO Markets Inc ( Duns: 12-145-8152 )

Balls Food Stores

Price Chopper Supermarkets ( Duns: 00-699-4289 )

Great Atlantic & Pacific Tea Co ( Duns: 00-136-7366 Ticker: GAP )

**Geographic Names:** US

**Descriptors:** Supermarkets; Manycompanies; Telephone service; Market strategy; Business growth

**Classification Codes:** 9190 (CN=United States); 8390 (CN=Retailing industry); 7000 (CN=Marketing)

18/8/6 (Item 6 from file: 15)

ABI/Inform(R)

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01155371 98-04766

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Focusing on fresh**

**Word Count:** 1967 **Length:** 5 Pages

Jan 1996

**Company Names:**

Stephens Market

**Geographic Names:** US

**Descriptors:** Independent grocery stores; Corporate profiles; Market strategy

**Classification Codes:** 9190 (CN=United States); 9110 (CN=Company specific); 8390 (CN=Retailing industry); 7000 (CN=Marketing)

18/8/7 (Item 1 from file: 9)

Business & Industry(R)

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02259267 Supplier Number: 25835267 (USE FORMAT 7 OR 9 FOR FULLTEXT)

## **Security Concerns Usher In "Disposable" Credit Cards**

September 15, 2000

**Word Count:** 828

**Company Names:** AMERICAN EXPRESS CO

**Industry Names:** Financial services; Payment cards

**Product Names:** Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

18/8/8 (Item 2 from file: 9)

Business & Industry(R)

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02183490 Supplier Number: 25739201 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Services:** Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet

June 19, 2000

**Word Count:** 1165

**Industry Names:** Payment cards

**Product Names:** Credit card and check services (738942); Demographic data (984000)

**Concept Terms:** All company; All market information; Consumption; E-Commerce; Market size; Trends

**Geographic Names:** North America (NOAX); United States (USA)

18/8/9 (Item 3 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

March 16, 2000

**Word Count:** 1542

**Company Names:** BANC ONE CORP; DEFAULT PROOF CREDIT CARD SYSTEM INC

**Industry Names:** Banking; Financial services; Payment cards

**Product Names:** Functions related to depository banking NEC (609900); Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product development; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

18/8/10 (Item 4 from file: 9)

Business & Industry(R)

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01498405 Supplier Number: 24191164

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Drug chains dial into pre-paid phone cards**

March 02, 1998

**Word Count:** 1398

**Industry Names:** Financial services; Payment cards; Retailing non-food

**Product Names:** Drug stores and proprietary stores (591000); Credit and debit cards (614200)

**Concept Terms:** All market information; Industry forecasts; Market size; Trends

**Geographic Names:** North America (NOAX); United States (USA)

18/8/11 (Item 1 from file: 610)

Business Wire

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00409390 20001114319B7039 **(USE FORMAT 7 FOR FULLTEXT)**

**Viisage Technology Products Receive Two Nominations As "Top 20 Most Innovative" Products For 2001 By Casino Journal-Top Award to Be Decided at the American Gaming Summit, January 11 & 12, 2001, at Bellagio, Las Vegas**

Tuesday , November 14, 2000 12:11 EST

**Word Count:** 768

**Company Names:** viisage technology, inc.

18/8/12 (Item 2 from file: 610)

Business Wire

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00390549 20001020294B7687 **(USE FORMAT 7 FOR FULLTEXT)**

**Fall Internet World Exhibitor Profiles A to Z, Part 9 of 9**

Friday , October 20, 2000 19:44 EDT

**Word Count:** 2,745

**Company Names:** intel corp.; i2 technologies, inc.; cognos inc.; lucent technologies inc.; international business machines corp.; informix corp.; progress software corp.; oracle corp.; microsoft corp.; radioshack corp.; sprint corporation; drug emporium, inc.; vignette corp.; siemens a.g.; newsedge corp.; cdnow, inc.; at&t corp.; verity, inc.; sun microsystems, inc.; network appliance, inc.; broadbase software, inc.; hewlett-packard co.; EMAIL LTD; DIRECTORY PUBLISHERS INC; XUMA CORP; DSL

**Geographic Names:** USA; AMERICAS; NORTH AMERICA

**Product Names:** COMPUTER SOFTWARE; CORPORATE NETWORKS; ELECTRONIC COMMERCE; INTERNET; NETWORKS; COMPUTERS; COMMUNICATIONS TECHNOLOGIES; CORPORATE; DATA COMMUNICATIONS

**Event Names:** SERVICES; SMALL FIRMS; TECHNOLOGY DEVELOPMENT

18/8/13 (Item 3 from file: 610)



Business Wire

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00352443 20000829242B7930 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Adds Internet and Telecommunications Veteran to Executive Team; Video Service Provider Names Shannon Carter VP of Business Development and Sales**

Tuesday , August 29, 2000 08:17 EDT

**Word Count:** 343

**Company Names:** commtouch software ltd.

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MANAGEMENT CHANGES; NETWORKS; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; COMPANY PROFILES; CORPORATE; DATA COMMUNICATIONS

**Event Names:** ADVERTISING AND PROMOTION; COMPANY PROFILES

18/8/14 (Item 4 from file: 610)

Business Wire

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00352433 20000829242B7920 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Strengthens Management Team by Appointing Financial Leader; R.W. -Woody-Veerkamp Named Executive Vice President and Chief Financial Officer**

Tuesday , August 29, 2000 08:16 EDT

**Word Count:** 428

**Company Names:** citicorp; ford motor co.; FORD MOTOR CO INC; BANKERS FINANCIAL GROUP INC; TURNAROUND MANAGEMENT LTD; SAVINGS BANK; BANKAMERICA CORP

**Geographic Names:** CALIFORNIA; USA; AMERICAS; NORTH AMERICA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MANAGEMENT CHANGES; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; COMPANY PROFILES; CORPORATE

**Event Names:** ADVERTISING AND PROMOTION; COMPANY PROFILES

18/8/15 (Item 5 from file: 610)

Business Wire

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00299902 20000613165B1066 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Unveils Web-based Audio/Video Services; PersonalTalk and MarketingTalk Bring Impact of Video To Countless Internet Applications**

Tuesday , June 13, 2000 18:38 EDT

**Word Count:** 800

**Company Names:** video services corp.

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MULTIMEDIA; NETWORKS; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; DATA COMMUNICATIONS

**Event Names: ADVERTISING AND PROMOTION**

18/8/16 (Item 6 from file: 610)

Business Wire

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00299862 20000613165B1070 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Selects Talkway to Deliver Streaming Audio/Video Messaging Service; Talkway's Technology Enables Launch of Western Union Video Telegram**

Tuesday , June 13, 2000 18:40 EDT

**Word Count: 830**

**Company Names:** first data corp.; **WESTERN UNION FINANCIAL SERVICES;** HARRIS INTERNATIONAL

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; NETWORKS; TECHNOLOGY DEVELOPMENT; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; DATA COMMUNICATIONS

**Event Names:** ADVERTISING AND PROMOTION; PRODUCT APPLICATIONS; PRODUCT LAUNCHES; SERVICES ; TECHNOLOGY DEVELOPMENT

18/8/17 (Item 7 from file: 610)

Business Wire

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00192640 20000214045B8111 (USE FORMAT 7 FOR FULLTEXT)

**CyberSoft Secure Payment System For Alimony and Child Support**

Monday , February 14, 2000 03:52 EST

**Word Count: 538**

**Company Names:** wells fargo & co.; mellon financial corp.; mellon bank corp.; agilent technologies, inc.; berkshire hathaway, inc.; citigroup, inc.; american international group, inc.; lehman brothers holdings, inc.; j. p. morgan & co. incorporated; goldman sachs group, inc. (the); gateway, inc.; compaq computer corp.; dell computer corp.; intertrust technologies corporation; vignette corp.; CYBERSOFT INC; GATEWAY 2000 INC; INTERNATIONAL BUSINESS MACHINES CORP; JP MORGAN AND CO INC; JP MORGAN GMBH; LEHMAN BROTHERS HOLDINGS INC; AMERICAN INTERNATIONAL GROUP INC; GENERAL RE CORP; BERKSHIRE HATHAWAY INC; WELLS FARGO BANK; WELLS FARGO AND CO

**Geographic Names:** NEW YORK; TEXAS; USA; AMERICAS; NORTH AMERICA

**Product Names:** COMPUTER SOFTWARE; INTERNET; MERCHANT BANKS; COMPUTERS; COMMUNICATIONS TECHNOLOGIES; BANKING; FINANCIAL SERVICES

**Event Names:** STOCKS AND SHARES; TECHNOLOGY DEVELOPMENT

18/8/18 (Item 1 from file: 810)

Business Wire

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0581454 BW1029

**MONEYGRAM MOTHERS DAY : MoneyGram supports its highest volume period with a national sweepstakes geared toward the Hispanic market**

May 02, 1996

**Byline:** Business & Lifestyle Editors

**Word Count:** 476

18/8/19 (Item 1 from file: 275)

Gale Group Computer DB(TM)

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02445963 **Supplier Number:** 65650581 (Use Format 7 Or 9 For FULL TEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3731 **Line Count:** 00286

**Company Names:** Napster Inc.--Cases

**Geographic Codes/Names:** 1USA United States

**Descriptors:** Company legal issue; Online music trading; Lawsuit/litigation

**Event Codes/Names:** 980 Legal issues & crime

**Product/Industry Names:** 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**SIC Codes:** 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes

**NAICS Codes:** 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution

**File Segment:** CD File 275

18/8/20 (Item 1 from file: 621)

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02725545 **Supplier Number:** 66923153 (USE FORMAT 7 FOR FULLTEXT)

**Viisage Technology Products Receive Two Nominations As "Top 20 Most Innovative" Products For 2001 By Casino Journal.**

Nov 14 , 2000

**Word Count:** 802

**Publisher Name:** Business Wire

**Company Names:** \*Viisage Technology Inc.

**Geographic Names:** \*1USA (United States )

**Product Names:** \*7372702 (Computer Systems Integration (Contract))

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**SIC Codes:** 7373 (Computer integrated systems design )

**NAICS Codes:** 541512 (Computer Systems Design Services )

18/8/21 (Item 2 from file: 621)

Gale Group New Prod.Annou.(R)

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01692650 **Supplier Number:** 50244412 (USE FORMAT 7 FOR FULLTEXT)

**A Whole New Shopping Experience! Completely Remodeled Acme Superstore Opens in Bear, Delaware**

August 13 , 1998

**Word Count:** 458

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Acme Markets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

18/8/22 (Item 3 from file: 621)

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01692649 **Supplier Number:** 50244411 (USE FORMAT 7 FOR FULLTEXT)

**Over 66,000 Square Feet of Supermarket Savings! Acme Opens a New Food and Drug Superstore in Quakertown, PA**

August 13 , 1998

**Word Count:** 465

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Acme Markets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

18/8/23 (Item 4 from file: 621)

Gale Group New Prod.Annou.(R)

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01580347 **Supplier Number:** 48054459 (USE FORMAT 7 FOR FULLTEXT)

**Twice The Size - Twice The Selection! Another New Acme Superstore and Pharmacy Opens Friday, October 17th on Red Lion Road in Philadelphia**

Oct 15 , 1997

**Word Count:** 477

**Publisher Name:** PR Newswire Association, Inc.  
**Company Names:** \*Acme Superstore and Pharmacy  
**Event Names:** \*444 (Expanded capacity, plant expansion )  
**Geographic Names:** \*1U2PA (Pennsylvania )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

18/8/24 (Item 5 from file: 621)  
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01580110 **Supplier Number: 48054215 (USE FORMAT 7 FOR FULLTEXT)**  
**Delchamps Holds Re-Grand Opening of Giant Combo Supermarket In McGregor Square Shopping Center In West Mobile**

Oct 15 , 1997  
**Word Count:** 490  
**Publisher Name:** PR Newswire Association, Inc.  
**Company Names:** \*Delchamps Inc.  
**Event Names:** \*440 (Facilities & equipment )  
**Geographic Names:** \*1USA (United States )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Ticker Symbols:** DLCH

18/8/25 (Item 6 from file: 621)  
Gale Group New Prod.Annou.(R)  
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01566249 **Supplier Number: 47937376 (USE FORMAT 7 FOR FULLTEXT)**  
**Delchamps, Inc. Holds Re-Grand Opening of Remodeled State of the Art Combo Supermarket at Ambassador Plaza in West Mobile**

August 27 , 1997  
**Word Count:** 607  
**Publisher Name:** PR Newswire Association, Inc.  
**Company Names:** \*Delchamps Inc.  
**Event Names:** \*430 (Capital expenditures); 360 (Services information )  
**Geographic Names:** \*1U6AL (Alabama )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols: DLCH**

18/8/26 (Item 7 from file: 621)

Gale Group New Prod.Annou.(R)

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01563124 **Supplier Number: 47923109 (USE FORMAT 7 FOR FULLTEXT)**

**Delchamps, Inc. Holds Re-Grand Opening of Remodeled State Of The Art Supermarket At Saraland Plaza In Saraland, Alabama**

August 20 , 1997

**Word Count: 567**

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1U6AL (Alabama )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols: DLCH**

18/8/27 (Item 8 from file: 621)

Gale Group New Prod.Annou.(R)

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01534997 **Supplier Number: 47388060 (USE FORMAT 7 FOR FULLTEXT)**

**Delchamps, Inc. Holds Re-Grand Opening of State-of-the-Art Supermarket in Delchamps Plaza at Cottage Hill**

May 15 , 1997

**Word Count: 519**

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1U6AL (Alabama )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols: DLCH**

18/8/28 (Item 9 from file: 621)

Gale Group New Prod.Annou.(R)

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01520800 **Supplier Number: 47306870 (USE FORMAT 7 FOR FULLTEXT)**

**Delchamps, Inc. Holds Re-Grand Opening of State of the Art Supermarket at Delchamps Plaza in Pascagoula, Mississippi**

April 17 , 1997

**Word Count:** 495

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*444 (Expanded capacity, plant expansion )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols:** DLCH

18/8/29 (Item 10 from file: 621)

Gale Group New Prod.Annou.(R)

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01500288 **Supplier Number:** 47189012 (USE FORMAT 7 FOR FULLTEXT)

**Delchamps, Inc. Reopens Remodeled State-of-the-Art Supermarket at Oak Grove Plaza in Hattiesburg, Mississippi**

March 6 , 1997

**Word Count:** 462

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols:** DLCH

18/8/30 (Item 11 from file: 621)

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01470363 **Supplier Number:** 47012448 (USE FORMAT 7 FOR FULLTEXT)

**Finast Opens Store on Cleveland's West Side**

Jan 3 , 1997

**Word Count:** 919

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*First National Supermarkets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

18/8/31 (Item 1 from file: 613)

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00216786 19991116HSNATL3 (USE FORMAT 7 FOR FULLTEXT)

**PR Newswire National Summary, Tuesday, November 16, 1999 12 To 2 P.M. ET**

Tuesday , November 16, 1999 14:00 EST

**Word Count:** 2,910

**Company Names:** FEDERAL NATIONAL MORTGAGE ASSOCIATION; HUMANA INC; MITSUBISHI CORP; HORSHAM CORP; OUT SOURCING SOLUTIONS; UNITED INTERNATIONAL VENTURES INC; ACCEPTANCE INSURANCE COMPANIES INC; VENTURE; MO INTERNATIONAL INC; AGGRESSIVE CO INC

**Geographic Names:** UNITED KINGDOM; USA; EUROPEAN UNION; EUROPE; WESTERN EUROPE; AMERICAS; NORTH AMERICA

**Product Names:** ADVERTISING AND PROMOTION; CREDIT CARDS; INTERNET; MARKETING; BANKING; BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; COMMUNICATIONS TECHNOLOGIES ; COMPUTERS

**Event Names:** ADVERTISING AND PROMOTION; CORPORATE FINANCIAL DATA

18/8/32 (Item 2 from file: 613)

PR Newswire

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00205383 19991029HSCPR (USE FORMAT 7 FOR FULLTEXT)

**PR Newswire High Technology Summary Friday, October 29, 1999**

Friday , October 29, 1999 16:54 EDT

**Word Count:** 3,553

**Company Names:** MICROSOFT CORP; NATIONAL CITY CORP; AMERICAN TV AND APPLIANCE; SALES AND MARKETING; TEJAS SECURITIES GROUP INC; INTERLEAF; COMPUTER CONSULTANTS; COMPUTER CONSULTANTS OF AMERICA INC; AMERICA INC; GIBSON GROUP INC; VERSAWARE; TADEO HOLDINGS INC; TYCO INTERNATIONAL LTD; TYCO INTERNATIONAL LTD INC; SANCHEZ COMPUTER ASSOCIATES INC; METAMOR WORLDWIDE INC; CITADEL TECHNOLOGIES INC; COMMUNICATIONS SYSTEMS INC; ARM HOLDINGS PLC; THIRD QUARTER CORP; VSE CORP; INTERSIL SPRL; OPTEL INC; VPC CORP

**Geographic Names:** CALIFORNIA; ILLINOIS; PENNSYLVANIA; TEXAS; UNITED KINGDOM; USA; AMERICAS; NORTH AMERICA; EUROPEAN UNION; EUROPE; WESTERN EUROPE

**Product Names:** ADVERTISING AND PROMOTION; COMPUTER SOFTWARE; INTERNET; MANAGEMENT CHANGES; MERGERS AND ACQUISITIONS; MARKETING; COMPUTERS; COMMUNICATIONS TECHNOLOGIES ; COMPANY PROFILES; CORPORATE

**Event Names:** ADVERTISING AND PROMOTION; COMPANY PROFILES; CORPORATE FINANCIAL DATA; FINANCIAL AND COMMODITY MARKETS; GOVERNMENT; JOINT VENTURES; MERGERS AND ACQUISITIONS; MINORITY AND ETHNIC GROUPS; STOCKS AND SHARES; TECHNOLOGY



## DEVELOPMENT

18/8/33 (Item 1 from file: 813)

PR Newswire

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1354337 HSCPR

**PR Newswire High Technology Summary Thursday, Oct. 8, 1998**

**Date:** October 8, 1998

**Word Count:** 2,357

**Section Heading:** TECHNOLOGY

18/8/34 (Item 2 from file: 813)

PR Newswire

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1351787 CGSUM

**PRNewswire Midwest Summary Monday, October 5 to 4 P.M. EST**

**Date:** October 5, 1998

**Word Count:** 3,512

18/8/35 (Item 3 from file: 813)

PR Newswire

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1219779 PHTH070

**66,000 Square Feet of Shopping Convenience!; Another New Acme Food and Drug Superstore Opens Friday, January 30th in Cinnaminson, NJ**

**Date:** January 29, 1998

**Word Count:** 450

**Company Name:** AMERICAN STORES COMPANY; ACME MARKETS, INC.

**Ticker Symbol:** ASC (NYS)

**Product:** RETAIL (REA)

**State:** PENNSYLVANIA (PA)

**Section Heading:** BUSINESS

18/8/36 (Item 4 from file: 813)

PR Newswire

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1185639 PHTH056

**Acme Markets Opens Another New Superstore and Pharmacy Friday, November 14th In Burlington Township, NJ**

**Date:** November 13, 1997  
**Word Count:** 440

**Company Name:** ACME MARKETS, INC.; AMERICAN STORES COMPANY  
**Ticker Symbol:** ASC (NYS)  
**Product:** RETAIL (REA)  
**Descriptors:** NEW PRODUCTS & SERVICES (PDT)  
**State:** PENNSYLVANIA (PA); NEW JERSEY (NJ)  
**Section Heading:** BUSINESS

18/8/37 (Item 5 from file: 813)

PR Newswire

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1164377 ATSESUM

**PR Newswire Southeast Summary For Tuesday, Oct. 7, Through 4:30 P.M.**

**Date:** October 7, 1997  
**Word Count:** 1,146

18/8/38 (Item 6 from file: 813)

PR Newswire

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1159561 PHM039

**Twice the Size - Twice the Selection! Two New Acme Superstores Open Friday, October 3rd, in Feasterville and New Britain, PA**

**Date:** September 29, 1997  
**Word Count:** 453

**Company Name:** AMERICAN STORES COMPANY; ACME MARKETS, INC.  
**Ticker Symbol:** ASC (NYS)  
**Product:** RETAIL (REA)  
**State:** PENNSYLVANIA (PA)  
**Section Heading:** BUSINESS; RETAIL

18/8/39 (Item 7 from file: 813)

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1125570

ATW001

**Delchamps, Inc. Holds Re-Grand Opening of Combo Supermarket in Hillwood Shopping Center at Cottage Hill**

**Date:** July 16, 1997

**Word Count:** 490

**Company Name:** DELCHAMPS, INC.

**Ticker Symbol:** DLCH (NDQ)

**Product:** RETAIL (REA)

**State:** ALABAMA (AL)

**Section Heading:** BUSINESS

18/8/40 (Item 1 from file: 16)

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07041566 **Supplier Number:** 57479849 (USE FORMAT 7 FOR FULLTEXT)

**Making the right call.(prepaid phone programs)**

May , 1997

**Word Count:** 1211

**Publisher Name:** Trend Publishing, Inc.

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*4800000 (Telecommunication Services); 4811801 (Cellular Telephone Services)

**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition )

**NAICS Codes:** 513 (Broadcasting and Telecommunications); 513322 (Cellular and Other Wireless Telecommunications )

**Special Features:** INDUSTRY

**Advertising Codes:** 57 New Products/Services

18/8/41 (Item 2 from file: 16)

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06247095 **Supplier Number:** 55263334 (USE FORMAT 7 FOR FULLTEXT)

**Driving destinations.**

March , 1999

**Word Count:** 1871

**Publisher Name:** Progressive Grocer

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition); RETL (Retailing )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Advertising Codes:** 85 Industry Market Data

18/8/42 (Item 3 from file: 16)  
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06093799 **Supplier Number:** 53638702 (USE FORMAT 7 FOR FULLTEXT)

**Fly Like an EAGLE.**  
Jan , 1999  
**Word Count:** 2768  
**Publisher Name:** Howfrey Communications LLC  
**Company Names:** \*Giant Eagle Inc.  
**Event Names:** \*270 (Retail & services management )  
**Geographic Names:** \*1U2PA (Pennsylvania )  
**Product Names:** \*5411110 (Supermarket Chains)  
**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition); RETL (Retailing )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Special Features:** COMPANY  
**Advertising Codes:** 51 Positioning

18/8/43 (Item 1 from file: 148)  
Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rights reserved.  
0019859488 **Supplier Number:** 67318280 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**We Pay Tribute.**

Oct , 2000  
**Word Count:** 9896 **Line Count:** 00786  
**Industry Codes/Names:** BUS Business, general; GENI General interest  
**Descriptors:** Businessmen--Achievements and awards; Cleveland, Ohio  
**Geographic Codes:** 1U3OH Ohio  
**Product/Industry Names:** 9900000 (Business)

18/8/44 (Item 2 from file: 148)  
Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rights reserved.  
0019781150 **Supplier Number:** 57841642 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Scoring Into the New Millennium.(Brief Article)**

Nov , 1999

**Word Count:** 2923 **Line Count:** 00227

**Industry Codes/Names:** BUSN Business; RETL Retail industry

**Descriptors:** Cleaning services industry--Management; Speeches, addresses, etc.--Excerpts ; Conferences and conventions--Evaluation; Business--Forecasts and trends

**Geographic Codes:** 1USA United States

18/8/45 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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10255616 **Supplier Number:** 20790295 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Will the Internet stay in cyberspace or come to your store?**

May 25 , 1998

**Word Count:** 708 **Line Count:** 00056

**Industry Codes/Names:** BUSN Any type of business; DRUG Pharmaceuticals and Cosmetics; RETL Retailing

**Descriptors:** Drugstores--Services; Internet--Services; **Greeting cards--** Marketing; **Greeting cards** industry--Services

**Product/Industry Names:** 4811520 (Online Services); 2771000 (**Greeting Cards**)

**Product/Industry Names:** 4822 Telegraph & other communications; 2771 Greeting cards

**File Segment:** T1 File 148

18/8/46 (Item 4 from file: 148)

Gale Group Trade & Industry DB

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10156308 **Supplier Number:** 19977826 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Stretching the holiday season.(retailers and mail order houses depend on stretching the holiday season)(includes related article on Frosty Morning Tree Farm)**

Nov , 1997

**Word Count:** 3324 **Line Count:** 00260

**Special Features:** table; graph; illustration

**Industry Codes/Names:** ADV Advertising, Marketing and Public Relations; BUS Business, General; BUSN Any type of business

**Descriptors:** Holidays--Social aspects; Consumer behavior--Surveys

**File Segment:** MC File 75

18/8/47 (Item 5 from file: 148)

Gale Group Trade & Industry DB

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09761145 **Supplier Number:** 19798823 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**The 400: the average net worth of the Forbes Four Hundred is \$1.6 billion.(Forbes 400)**

Oct 13 , 1997

**Word Count:** 27071 **Line Count:** 02295

**Special Features:** photograph; illustration

**Industry Codes/Names:** BUS Business, General; BUSN Any type of business

**Descriptors:** Forbes (Periodical)--Achievements and awards; Rich--Biography; Billionaires --Biography; Millionaires--Biography

**File Segment:** MI File 47

18/8/48 (Item 6 from file: 148)

Gale Group Trade & Industry DB

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08718899 **Supplier Number:** 18327207 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Serving up more service. (drug store chains introduce new customer services including fax and copying machines and parcel shipping)(General Merchandise)**

April 29 , 1996

**Word Count:** 703 **Line Count:** 00057

**Industry Codes/Names:** DRUG Pharmaceuticals and Cosmetics; RETL Retailing

**Descriptors:** Drugstores--Marketing

**Product/Industry Names:** 5912010 (Drug Store Chains)

**Product/Industry Names:** 5912 Drug stores and proprietary stores

**File Segment:** TI File 148

18/8/49 (Item 7 from file: 148)

Gale Group Trade & Industry DB

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08620016 **Supplier Number:** 18193914 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Is it time to collect? Retailers are eyeing the potential of phone cards as collectible items.**

April 15 , 1996

**Word Count:** 796 **Line Count:** 00066

**Industry Codes/Names:** FOOD Food, Beverages and Nutrition; RETL Retailing

**Descriptors:** Supermarkets--Marketing; Debit cards--Collections and collecting

**Product/Industry Names:** 4811000 (Telephone Communications); 5411100 (Supermarkets)

**Product/Industry Names:** 4810 Telephone Communication; 5411 Grocery stores

**File Segment:** TI File 148

18/8/50 (Item 1 from file: 20)

Dialog Global Reporter

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12931842 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Credit card fraud is big business in cyberspace**

**Section Title:** Business

September 21, 2000

**Word Count:** 780

**Descriptors:** Company News; Crimes; General News; Consumer Issues; Regulation of Business

**Country Names/Codes:** Ireland (IE )

**Regions:** Europe; European Union; Western Europe

**SIC Codes/Descriptions:** 7375 (Information Retrieval Services); 6020 (Commercial Banks); 5961 (Catalog & Mail Order Houses); 9631 (Regulation Administration of Utilities)

**Naics Codes/Descriptions:** 514191 (On-Line Information Services); 52221 (Credit Card Issuing); 45411 (Electronic Shopping & Mail-Order Houses); 92613 (Regulation & Admin of Utilities)

18/8/51 (Item 2 from file: 20)

Dialog Global Reporter

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08709083 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Daily Press, Newport News, Va., Storefront Column**

December 13, 1999

**Word Count:** 576

**Descriptors:** Contracts & New Orders; Company News

**Country Names/Codes:** United States of America (US )

**Regions:** Americas; North America; Pacific Rim

**SIC Codes/Descriptions:** 9621 (Regulation Administration of Transportation); 4581 (Airports Flying Fields & Services)

**Naics Codes/Descriptions:** 92612 (Regulation & Admin of Transportation Programs); 488119 (Other Airport Operations)

18/8/52 (Item 3 from file: 20)

Dialog Global Reporter

(c) 2007 Dialog. All rights reserved.

03015693 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PRNewswire Midwest Summary Monday, October 5 to -2-**

October 05, 1998

**Word Count:** 1198

18/8/55 (Item 1 from file: 631)

Boston Globe

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10600207

**FAMILY CLOSING VENERABLE MANSFIELD STORE INGRAINED IN THE COMMUNITY AFTER 127 YEARS, STEARNS CARD, STATIONERY SHOP WILL BE MISSED**

Sunday, April 9, 2000

**Word Count:** 1,564

**Descriptors:** BUSINESS FAMILY

18/8/56 (Item 1 from file: 633)

Phil.Inquirer

(c) 2007 Philadelphia Newspapers Inc. All rights reserved.

10360110

## **HE AIN'T NOTHIN' BUT THE EXPERT ON ELVIS**

Sunday, December 26, 1999

**Word Count:** 840

**Descriptors:** INTERVIEW AGE BIOGRAPHY BOOK

18/8/57 (Item 1 from file: 638)

Newsday/New York Newsday

(c) 2007 Newsday Inc. All rights reserved.

10616099

## **WEEK ON THE WEB**

Tuesday April 25, 2000

**Word Count:** 420

**Descriptors:** ADDRESS HISTORY COMPUTER INFORMATION

18/8/58 (Item 2 from file: 638)

Newsday/New York Newsday

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10052178

**Missing Evidence / Without a body or confession, can prosecution win?**

Sunday February 21, 1999

**Word Count:** 2,288

**Descriptors:** IRENE SILVERMAN; MISSING PERSON; EVIDENCE; MURDER; SANTE KIMES KENNETH KIMES; DEBRA DENNO; RESEARCH; LAW; COVER



18/8/59 (Item 3 from file: 638)  
Newsday/New York Newsday  
(c) 2007 Newsday Inc. All rights reserved.  
09124211

**COVER STORY / HIGH-TECH GAMBLING / ONLINE, OFF-SHORE / Internet betting, an unregulated industry with \$10B potential, draws lawmakers' attention. SIDEBARS: 1) WHERE THE INTERESTS ARE 2) COMBATING COMPULSION (SEE END OF TEXT)**

Sunday May 4, 1997  
**Word Count:** 4,426

**Descriptors:** COVER; INTERNET; GAMBLING; REGULATIONS; LAW; SPORTS

18/8/60 (Item 4 from file: 638)  
Newsday/New York Newsday  
(c) 2007 Newsday Inc. All rights reserved.  
09020037

**SMALL BUSINESS / Independence Was Rx for Success**

Monday January 20, 1997  
**Word Count:** 973

**Descriptors:** COLUMN; DRUG; STORES; PHARMACY; JOHN MEZZETTA; FRANCO DORIA; ENTREPRENEUR

18/8/61 (Item 1 from file: 640)  
San Francisco Chronicle  
(c) 2007 Chronicle Publ. Co. All rights reserved.  
08595008

**ONE ROYAL MESS**

THURSDAY, April 4, 1996  
**Word Count:** 964

18/8/62 (Item 1 from file: 641)  
Rocky Mountain News  
(c) 2007 Scripps Howard News. All rights reserved.  
09591038

## **WESTERN UNION MAN TELEGRAMS DYING OUT AS PEOPLE PREFER FAXES, OVERNIGHT LETTERS**

Wednesday, April 1, 1998

**Word Count:** 940

18/8/63 (Item 1 from file: 703)

USA Today

(c) 2007 USA Today. All rights reserved.

08718805

### **Online sellers wired for Western Union, virtual checks**

TUESDAY November 14, 2000

**Word Count:** 49

**Descriptors:** CURRENCY; INTERNET; SHOPPING

18/8/64 (Item 1 from file: 704)

(Portland)The Oregonian

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09541185

### **GRESHAM FRED MEYER WILL GET \$7 MILLION REMODELING**

Tuesday, February 10, 1998

**Word Count:** 418

18/8/65 (Item 2 from file: 704)

(Portland)The Oregonian

(c) 2007 The Oregonian. All rights reserved.

09281183

### **PHARMACIES DIVERSIFY TO SURVIVE**

Wednesday, October 8, 1997

**Word Count:** 1,129

18/8/66 (Item 1 from file: 713)

Atlanta J/Const.

(c) 2007 Atlanta Newspapers. All rights reserved.

10327043

**IMMIGRANTS FOSTERING OWN MEDIA OUTLETS PRODUCED FOR, BY FOREIGN-BORN  
RESIDENTS RISE AS CULTURAL VOIDS ARE FILLED.**

Tuesday, November 23, 1999

**Word Count:** 1,334

18/8/67 (Item 1 from file: 714)

(Baltimore) The Sun

(c) 2007 Baltimore Sun. All rights reserved.

10814100

Thursday November 09, 2000

**Word Count:** 565

**Descriptors:** OBITUARY

18/8/68 (Item 1 from file: 47)

Gale Group Magazine DB(TM)

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04535462 **Supplier Number:** 18416800 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**The country club: how an elite group of corporations, unions and super-rich individuals is financing the political parties, shaping the political agenda and reaping great rewards with huge soft money contributions.(Cover Story)**

Spring-Summer , 1996

**Word Count:** 23768 **Line Count:** 02418

**Special Features:** illustration; photograph; table; cartoon

**Descriptors:** Republican Party--Finance; Democratic Party--Finance; Campaign funds-- Analysis; Political reform-- Analysis; Business--Political aspects; Industrial policy--Political aspects

**Named Persons:** Andreas, Dwayne O.--Influence; Hunt, Swanee--Influence

**File Segment:** MI File 47

>>>W: "FREE" is not a valid format name in file(s): 347-349

18/8/67 (Item 1 from file: 714)

(Baltimore) The Sun

(c) 2007 Baltimore Sun. All rights reserved.

10814100

Thursday November 09, 2000

**Word Count:** 565

**Descriptors: OBITUARY**

18/8/68 (Item 1 from file: 47)

Gale Group Magazine DB(TM)

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04535462 **Supplier Number:** 18416800 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**The country club: how an elite group of corporations, unions and super-rich individuals is financing the political parties, shaping the political agenda and reaping great rewards with huge soft money contributions.(Cover Story)**

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**Named Persons:** Andreas, Dwayne O.--Influence; Hunt, Swanee--Influence

**File Segment:** MI File 47

? t s18/k/63

18/K/63 (Item 1 from file: 703)

USA Today

(c) 2007 USA Today. All rights reserved.

**Online sellers wired for Western Union, virtual checks**

\* **Western Union.** A pioneer of electronic commerce with its 129-year-old money transfer service, its new...

...institutions angling for a piece of the online market, seen doubling to \$10 billion this **holiday** season. Credit **cards** dominate it now.

Major credit card issuers get 2% of an online sales transaction vs...

**001114**

? t s18/k/62

18/K/62 (Item 1 from file: 641)  
Rocky Mountain News  
(c) 2007 Scripps Howard News. All rights reserved.

## **WESTERN UNION MAN TELEGRAMS DYING OUT AS PEOPLE PREFER FAXES, OVERNIGHT LETTERS**

...a telegram announcing that a son had been lost in service to his country.

Uniformed **Western Union** messengers scurrying to deliver telegrams were a staple of the urban landscape at a time...

...two a week," said Richard Merkle, owner of Academy Communications Enterprises Inc., which operates the **Western Union** office at 1255 S. Federal Blvd.

"We still get some of the 'Break a leg...

...to figure out where they might be."

Telegrams account for only about 1 percent of **Western Union's** business, which is primarily money transfers.

"We probably deliver five telegrams a month and send maybe two," said Mike Newell, owner of H&L Communications, the **Western Union** agency in Boulder. "It's really dropped dramatically even over the last year. It's...

...communication almost instantaneous, the telegram has been relegated to a quaint corner of American nostalgia.

**Western Union** pioneered the singing telegram in 1933 when an operator sang a message to crooner Rudy...

...t deter the Five Americans from having a No. 5 hit record in 1967 with **Western Union**: "**Western Union** man / Bad news in his hand / Knocking at my door / Telling me the score. Fifteen...

...s still a significant business," said David Shapiro, senior vice president and general manager of **Western Union**. "We've had two very significant opinion-generating message events: the Oliver North hearings and...

...more like an art form. Where ours are standard communication, theirs are more like a **greeting card** with quite creative artwork.'

**Western Union's** messaging business has evolved to next-day mailgrams, two-day letters and enhanced fax services. "What they all leverage," said Shapiro, "is that when you get a **Western**

Union letter, it's important. If you asked somebody, 'When was the last time you got...

**Caption:**

Photo (4)

. FILE: MISSING - UNAVAILABLE

**CAPTION:**

Left, fleets of **Western Union** delivery men on bicyclists delivered thousands of telegrams in New York City each day in the 1920s, '30s and '40s. By **Western Union**. FILE: MISSING -

UNAVAILABLE

**CAPTION:** Top, **Western Union** had a complete wardrobe department to outfit the company's 14,000 messengers during the 1930s. FILE: MISSING - UNAVAILABLE

**CAPTION: A Western**

**Union** telegram informed a mother that her sons had died at Pearl Harbor on Dec. 7, 1941. By **Western Union**. FILE: TEMP - STAFF PHOTOGRAPHER (APR.)

**980401**

? d s

Set Items Description

- S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
- S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)
- S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)
- S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW)(2N)GOLUB))
- S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)
- S6 93677633 S PD<20011206
- S7 41070 S WESTERN(W)UNION
- S8 101629 S GREETING(W)CARD? ?
- S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS
- S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)
- S11 2749 S VIRTUAL(W)(CARD OR CARDS)
- S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)
- S13 160 RD (unique items)

S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS.  
S15 96 S S14 AND S13  
S16 37948278 S PD<20001215 AND PD>19951215  
S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)  
S18 68 RD (unique items)

? s s68 and s8

>>>W: "S68" does not exist

0 S68

101629 S8

S19 0 S S68 AND S8

? s s18 and s8

68 S18

101629 S8

S20 49 S S18 AND S8

? rd

>>>W: Duplicate detection is not supported for File 348.

Duplicate detection is not supported for File 349.

Duplicate detection is not supported for File 347.

Records from unsupported files will be retained in the RD set.

S21 49 RD (UNIQUE ITEMS)

? t s21/free/all

>>>W: "FREE" is not a valid format name in file(s): 347-349

21/8/1 (Item 1 from file: 15)

ABI/Inform(R)

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01839169 04-90160

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Best spots: April**

**Word Count: 3190 Length: 5 Pages**

May 17, 1999

**Company Names:**

Kellogg Co ( Duns: 00-535-6209 Ticker: K )

General Motors Corp ( Duns: 00-535-6613 Ticker: GM )

California Fluid Milk Processor Advisory Board  
Corona Extra Beer  
E-Trade Group Inc  
**Geographic Names:** US

**Descriptors:** Television advertising; Brands; Creativity; Many companies  
**Classification Codes:** 9190 (CN=United States); 7200 (CN=Advertising)

21/8/2 (Item 2 from file: 15)  
ABI/Inform(R)  
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01528779 01-79767  
**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Stretching the holiday season**  
**Word Count:** 3172 **Length:** 8 Pages  
Nov 1997  
**Geographic Names:** US

**Descriptors:** Christmas; Kwanzaa; Jewish holidays; Target markets; Market strategy; Statistical data; Retailing; Catalogs  
**Classification Codes:** 9190 (CN=United States); 8390 (CN=Retailing industry); 7100 (CN=Market research); 9140 (CN=Statistical data)

21/8/3 (Item 3 from file: 15)  
ABI/Inform(R)  
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01374693 00-25680  
**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Idea of the Month**  
**Word Count:** 167 **Length:** 1 Pages  
Feb 1997  
**Company Names:**  
Phar-Mor Inc ( Duns: 13-173-3289 )  
**Geographic Names:** US

**Descriptors:** Drug stores; Service introduction; Market strategy  
**Classification Codes:** 9000 (CN=Short Article); 9190 (CN=United States); 8390 (CN=Retailing industry); 7500 (CN=Product planning & development)

21/8/4 (Item 4 from file: 15)  
ABI/Inform(R)  
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01155386 98-04781  
**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***



**Ringling up sales**

**Word Count:** 1693 **Length:** 3 Pages

Jan 1996

**Company Names:**

ABCO Markets Inc ( Duns: 12-145-8152 )

Balls Food Stores

Price Chopper Supermarkets ( Duns: 00-699-4289 )

Great Atlantic & Pacific Tea Co ( Duns: 00-136-7366 Ticker: GAP )

**Geographic Names:** US

**Descriptors:** Supermarkets; Manycompanies; Telephone service; Market strategy; Business growth

**Classification Codes:** 9190 (CN=United States); 8390 (CN=Retailing industry); 7000 (CN=Marketing)

21/8/5 (Item 5 from file: 15)

ABI/Inform(R)

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01155371 98-04766

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Focusing on fresh**

**Word Count:** 1967 **Length:** 5 Pages

Jan 1996

**Company Names:**

Stephens Market

**Geographic Names:** US

**Descriptors:** Independent grocery stores; Corporate profiles; Market strategy

**Classification Codes:** 9190 (CN=United States); 9110 (CN=Company specific); 8390 (CN=Retailing industry); 7000 (CN=Marketing)

21/8/6 (Item 1 from file: 9)

Business & Industry(R)

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02183490 Supplier Number: 25739201 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Services:** Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet

June 19, 2000

**Word Count:** 1165

**Industry Names:** Payment cards

**Product Names:** Credit card and check services (738942); Demographic data (984000)

**Concept Terms:** All company; All market information; Consumption; E-Commerce; Market size; Trends

**Geographic Names:** North America (NOAX); United States (USA)

21/8/7 (Item 2 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

March 16, 2000

**Word Count:** 1542

**Company Names:** BANC ONE CORP; DEFAULT PROOF CREDIT CARD SYSTEM INC

**Industry Names:** Banking; Financial services; Payment cards

**Product Names:** Functions related to depository banking NEC (609900); Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product development; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

21/8/8 (Item 3 from file: 9)

Business & Industry(R)

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01498405 Supplier Number: 24191164 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Drug chains dial into pre-paid phone cards**

March 02, 1998

**Word Count:** 1398

**Industry Names:** Financial services; Payment cards; Retailing non-food

**Product Names:** Drug stores and proprietary stores (591000); Credit and debit cards (614200)

**Concept Terms:** All market information; Industry forecasts; Market size; Trends

**Geographic Names:** North America (NOAX); United States (USA)

21/8/9 (Item 1 from file: 610)

Business Wire

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00390549 20001020294B7687 (USE FORMAT 7 FOR FULLTEXT)

**Fall Internet World Exhibitor Profiles A to Z, Part 9 of 9**

Friday , October 20, 2000 19:44 EDT

**Word Count:** 2,745

**Company Names:** intel corp.; i2 technologies, inc.; cognos inc.; lucent technologies inc.; international business machines corp.; informix corp.; progress software corp.; oracle corp.; microsoft corp.; radioshack corp.; sprint corporation; drug emporium, inc.; vignette corp.; siemens a.g.; newsedge corp.; cdnow, inc.; at&t corp.; verity, inc.; sun microsystems, inc.; network appliance, inc.; broadbase software, inc.; hewlett-packard co.; EMAIL LTD; DIRECTORY PUBLISHERS INC; XUMA CORP; DSL

**Geographic Names:** USA; AMERICAS; NORTH AMERICA

**Product Names:** COMPUTER SOFTWARE; CORPORATE NETWORKS; ELECTRONIC COMMERCE; INTERNET; NETWORKS; COMPUTERS; COMMUNICATIONS TECHNOLOGIES; CORPORATE; DATA

COMMUNICATIONS

**Event Names:** SERVICES; SMALL FIRMS; TECHNOLOGY DEVELOPMENT

21/8/10 (Item 2 from file: 610)

Business Wire

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00352443 20000829242B7930 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Adds Internet and Telecommunications Veteran to Executive Team; Video Service Provider Names Shannon Carter VP of Business Development and Sales**

Tuesday , August 29, 2000 08:17 EDT

**Word Count:** 343

**Company Names:** commtouch software ltd.

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MANAGEMENT CHANGES; NETWORKS; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; COMPANY PROFILES; CORPORATE; DATA COMMUNICATIONS

**Event Names:** ADVERTISING AND PROMOTION; COMPANY PROFILES

21/8/11 (Item 3 from file: 610)

Business Wire

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00352433 20000829242B7920 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Strengthens Management Team by Appointing Financial Leader; R.W. -Woody-Veerkamp Named Executive Vice President and Chief Financial Officer**

Tuesday , August 29, 2000 08:16 EDT

**Word Count:** 428

**Company Names:** citicorp; ford motor co.; FORD MOTOR CO.INC; BANKERS FINANCIAL GROUP INC; TURNAROUND MANAGEMENT LTD; SAVINGS BANK; BANKAMERICA CORP

**Geographic Names:** CALIFORNIA; USA; AMERICAS; NORTH AMERICA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MANAGEMENT CHANGES; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; COMPANY PROFILES; CORPORATE

**Event Names:** ADVERTISING AND PROMOTION; COMPANY PROFILES

21/8/12 (Item 4 from file: 610)

Business Wire

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00299902 20000613165B1066 (USE FORMAT 7 FOR FULLTEXT)

**Talkway Communications Unveils Web-based Audio/Video Services; PersonalTalk and MarketingTalk Bring Impact of Video To Countless Internet Applications**

Tuesday , June 13, 2000 18:38 EDT

**Word Count:** 800

**Company Names:** video services corp.

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; MULTIMEDIA; NETWORKS; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; DATA COMMUNICATIONS

**Event Names:** ADVERTISING AND PROMOTION

21/8/13 (Item 5 from file: 610)

Business Wire

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00299862 20000613165B1070 (USE FORMAT 7 FOR FULLTEXT)

**Western Union Selects Talkway to Deliver Streaming Audio/Video Messaging Service; Talkway's Technology Enables Launch of Western Union Video Telegram**

Tuesday , June 13, 2000 18:40 EDT

**Word Count:** 830

**Company Names:** first data corp.; **WESTERN UNION FINANCIAL SERVICES**; HARRIS INTERNATIONAL

**Geographic Names:** CALIFORNIA; AMERICAS; NORTH AMERICA; USA

**Product Names:** ADVERTISING AND PROMOTION; INTERNET; NETWORKS; TECHNOLOGY DEVELOPMENT; MARKETING; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; DATA COMMUNICATIONS

**Event Names:** ADVERTISING AND PROMOTION; PRODUCT APPLICATIONS; PRODUCT LAUNCHES; SERVICES ; TECHNOLOGY DEVELOPMENT

21/8/14 (Item 1 from file: 810)

Business Wire

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0581454 BW1029

**MONEYGRAM MOTHERS DAY : MoneyGram supports its highest volume period with a national sweepstakes geared toward the Hispanic market**

May 02, 1996

**Byline:** Business & Lifestyle Editors

**Word Count:** 476

21/8/15 (Item 1 from file: 275)

Gale Group Computer DB(TM)

(c) 2007 The Gale Group. All rights reserved.

02445963 Supplier Number: 65650581 (Use Format 7 Or 9 For FULL TEXT )

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3731 **Line Count:** 00286

**Company Names:** Napster Inc.--Cases

**Geographic Codes/Names:** 1USA United States

**Descriptors:** Company legal issue; Online music trading; Lawsuit/litigation

**Event Codes/Names:** 980 Legal issues & crime

**Product/Industry Names:** 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**SIC Codes:** 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes

**NAICS Codes:** 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution

**File Segment:** CD File 275

21/8/16 (Item 1 from file: 621)

Gale Group New Prod.Annou.(R)

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01692650 **Supplier Number:** 50244412 (USE FORMAT 7 FOR FULLTEXT)

**A Whole New Shopping Experience! Completely Remodeled Acme Superstore Opens in Bear, Delaware**

August 13 , 1998

**Word Count:** 458

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Acme Markets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

21/8/17 (Item 2 from file: 621)

Gale Group New Prod.Annou.(R)

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01692649 **Supplier Number:** 50244411 (USE FORMAT 7 FOR FULLTEXT)

**Over 66,000 Square Feet of Supermarket Savings! Acme Opens a New Food and Drug Superstore in Quakertown, PA**

August 13 , 1998

**Word Count:** 465

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Acme Markets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

21/8/18 (Item 3 from file: 621)

Gale Group New Prod.Annou.(R)

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01580347 **Supplier Number:** 48054459 (USE FORMAT 7 FOR FULLTEXT)

**Twice The Size - Twice The Selection! Another New Acme Superstore and Pharmacy Opens Friday, October 17th on Red Lion Road in Philadelphia**

Oct 15 , 1997

**Word Count:** 477

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Acme Superstore and Pharmacy

**Event Names:** \*444 (Expanded capacity, plant expansion )

**Geographic Names:** \*1U2PA (Pennsylvania )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

21/8/19 (Item 4 from file: 621)

Gale Group New Prod.Annou.(R)

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01580110 **Supplier Number:** 48054215 (USE FORMAT 7 FOR FULLTEXT)

**Delchamps Holds Re-Grand Opening of Giant Combo Supermarket In McGregor Square Shopping Center In West Mobile**

Oct 15 , 1997

**Word Count:** 490

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols:** DLCH

21/8/20 (Item 5 from file: 621)

Gale Group New Prod.Annou.(R)

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01566249 **Supplier Number:** 47937376 (USE FORMAT 7 FOR FULLTEXT)

**Delchamps, Inc. Holds Re-Grand Opening of Remodeled State of the Art Combo Supermarket at**

**Ambassador Plaza in West Mobile**

August 27 , 1997

**Word Count:** 607

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*430 (Capital expenditures); 360 (Services information )

**Geographic Names:** \*1U6AL (Alabama )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols:** DLCH

21/8/21 (Item 6 from file: 621)

Gale Group New Prod.Annou.(R)

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01563124 **Supplier Number:** 47923109 (USE FORMAT 7 FOR FULLTEXT)

**Delchamps, Inc. Holds Re-Grand Opening of Remodeled State Of The Art Supermarket At Saraland Plaza In Saraland, Alabama**

August 20 , 1997

**Word Count:** 567

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1U6AL (Alabama )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

**Ticker Symbols:** DLCH

21/8/22 (Item 7 from file: 621)

Gale Group New Prod.Annou.(R)

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01534997 **Supplier Number:** 47388060 (USE FORMAT 7 FOR FULLTEXT)

**Delchamps, Inc. Holds Re-Grand Opening of State-of-the-Art Supermarket in Delchamps Plaza at Cottage Hill**

May 15 , 1997

**Word Count:** 519

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*Delchamps Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1U6AL (Alabama )

**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Ticker Symbols:** DLCH

21/8/23 (Item 8 from file: 621)  
Gale Group New Prod.Annou.(R)  
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01520800 **Supplier Number:** 47306870 (USE FORMAT 7 FOR FULLTEXT)  
**Delchamps, Inc. Holds Re-Grand Opening of State of the Art Supermarket at Delchamps Plaza in Pascagoula, Mississippi**

April 17 , 1997  
**Word Count:** 495  
**Publisher Name:** PR Newswire Association, Inc.  
**Company Names:** \*Delchamps Inc.  
**Event Names:** \*444 (Expanded capacity, plant expansion )  
**Geographic Names:** \*1USA (United States )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Ticker Symbols:** DLCH

21/8/24 (Item 9 from file: 621)  
Gale Group New Prod.Annou.(R)  
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01500288 **Supplier Number:** 47189012 (USE FORMAT 7 FOR FULLTEXT)  
**Delchamps, Inc. Reopens Remodeled State-of-the-Art Supermarket at Oak Grove Plaza in Hattiesburg, Mississippi**

March 6 , 1997  
**Word Count:** 462  
**Publisher Name:** PR Newswire Association, Inc.  
**Company Names:** \*Delchamps Inc.  
**Event Names:** \*240 (Marketing procedures )  
**Geographic Names:** \*1USA (United States )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUS (Business, General); BUSN (Any type of business )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Ticker Symbols:** DLCH

21/8/25 (Item 10 from file: 621)  
Gale Group New Prod.Annou.(R)  
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01470363 **Supplier Number: 47012448 (USE FORMAT 7 FOR FULLTEXT)**  
**Finast Opens Store on Cleveland's West Side**

Jan 3 , 1997

**Word Count: 919**

**Publisher Name:** PR Newswire Association, Inc.

**Company Names:** \*First National Supermarkets Inc.

**Event Names:** \*440 (Facilities & equipment )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*5411100 (Supermarkets)

**Industry Names:** BUS (Business, General); BUSN (Any type of business )

**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )

21/8/26 (Item 1 from file: 613)

PR Newswire

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00216786 19991116HSNATL3 **(USE FORMAT 7 FOR FULLTEXT)**

**PR Newswire National Summary, Tuesday, November 16, 1999 12 To 2 P.M. ET**

Tuesday , November 16, 1999 14:00 EST

**Word Count: 2,910**

**Company Names:** FEDERAL NATIONAL MORTGAGE ASSOCIATION; HUMANA INC; MITSUBISHI CORP; HORSHAM CORP; OUT SOURCING SOLUTIONS; UNITED INTERNATIONAL VENTURES INC; ACCEPTANCE INSURANCE COMPANIES INC; VENTURE; MO INTERNATIONAL INC; AGGRESSIVE CO INC

**Geographic Names:** UNITED KINGDOM; USA; EUROPEAN UNION; EUROPE; WESTERN EUROPE; AMERICAS; NORTH AMERICA

**Product Names:** ADVERTISING AND PROMOTION; CREDIT CARDS; INTERNET; MARKETING; BANKING; BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; COMMUNICATIONS TECHNOLOGIES ; COMPUTERS

**Event Names:** ADVERTISING AND PROMOTION; CORPORATE FINANCIAL DATA

21/8/27 (Item 1 from file: 813)

PR Newswire

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1354337 HSCPR

**PR Newswire High Technology Summary Thursday, Oct. 8, 1998**

**Date:** October 8, 1998

**Word Count:** 2,357

**Section Heading:** TECHNOLOGY

21/8/28 (Item 2 from file: 813)

PR Newswire

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1351787 CGSUM

**PRNewswire Midwest Summary Monday, October 5 to 4 P.M. EST**

**Date:** October 5, 1998

**Word Count:** 3,512

21/8/29 (Item 3 from file: 813)

PR Newswire

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1219779 PTH070

**66,000 Square Feet of Shopping Convenience!; Another New Acme Food and Drug Superstore Opens Friday, January 30th in Cinnaminson, NJ**

**Date:** January 29, 1998

**Word Count:** 450

**Company Name:** AMERICAN STORES COMPANY; ACME MARKETS, INC.

**Ticker Symbol:** ASC (NYS)

**Product:** RETAIL (REA)

**State:** PENNSYLVANIA (PA)

**Section Heading:** BUSINESS

21/8/30 (Item 4 from file: 813)

PR Newswire

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1185639 PTH056

**Acme Markets Opens Another New Superstore and Pharmacy Friday, November 14th In Burlington Township, NJ**

**Date:** November 13, 1997

**Word Count:** 440

**Company Name:** ACME MARKETS, INC.; AMERICAN STORES COMPANY

**Ticker Symbol:** ASC (NYS)

**Product:** RETAIL (REA)

**Descriptors:** NEW PRODUCTS & SERVICES (PDT)

**State:** PENNSYLVANIA (PA); NEW JERSEY (NJ)

**Section Heading:** BUSINESS

21/8/31 (Item 5 from file: 813)

PR Newswire

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1159561 PHM039

**Twice the Size - Twice the Selection! Two New Acme Superstores Open Friday, October 3rd, in Feasterville and New Britain, PA**

**Date:** September 29, 1997

**Word Count:** 453

**Company Name:** AMERICAN STORES COMPANY; ACME MARKETS, INC.

**Ticker Symbol:** ASC (NYS)

**Product:** RETAIL (REA)

**State:** PENNSYLVANIA (PA)

**Section Heading:** BUSINESS; RETAIL

21/8/32 (Item 6 from file: 813)

PR Newswire

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1125570 ATW001

**Delchamps, Inc. Holds Re-Grand Opening of Combo Supermarket in Hillwood Shopping Center at Cottage Hill**

**Date:** July 16, 1997

**Word Count:** 490

**Company Name:** DELCHAMPS, INC.

**Ticker Symbol:** DLCH (NDQ)

**Product:** RETAIL (REA)

**State:** ALABAMA (AL)

**Section Heading:** BUSINESS

21/8/33 (Item 1 from file: 16)

Gale Group PROMT(R)

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07041566 **Supplier Number:** 57479849 (USE FORMAT 7 FOR FULLTEXT)

**Making the right call.(prepaid phone programs)**

May , 1997

**Word Count:** 1211

**Publisher Name:** Trend Publishing, Inc.

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )  
**Product Names:** \*4800000 (Telecommunication Services); 4811801 (Cellular Telephone Services)  
**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition )  
**NAICS Codes:** 513 (Broadcasting and Telecommunications); 513322 (Cellular and Other Wireless Telecommunications )  
**Special Features:** INDUSTRY  
**Advertising Codes:** 57 New Products/Services

21/8/34 (Item 2 from file: 16)  
Gale Group PROMT(R)  
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06247095 **Supplier Number:** 55263334 (USE FORMAT 7 FOR FULLTEXT)

**Driving destinations.**  
March , 1999  
**Word Count:** 1871  
**Publisher Name:** Progressive Grocer  
**Event Names:** \*240 (Marketing procedures )  
**Geographic Names:** \*1USA (United States )  
**Product Names:** \*5411100 (Supermarkets)  
**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition); RETL (Retailing )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Advertising Codes:** 85 Industry Market Data

21/8/35 (Item 3 from file: 16)  
Gale Group PROMT(R)  
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06093799 **Supplier Number:** 53638702 (USE FORMAT 7 FOR FULLTEXT)

**Fly Like an EAGLE.**  
Jan , 1999  
**Word Count:** 2768  
**Publisher Name:** Howfrey Communications LLC  
**Company Names:** \*Giant Eagle Inc.  
**Event Names:** \*270 (Retail & services management )  
**Geographic Names:** \*1U2PA (Pennsylvania )  
**Product Names:** \*5411110 (Supermarket Chains)  
**Industry Names:** BUSN (Any type of business); FOOD (Food, Beverages and Nutrition); RETL (Retailing )  
**NAICS Codes:** 44511 (Supermarkets and Other Grocery (except Convenience) Stores )  
**Special Features:** COMPANY  
**Advertising Codes:** 51 Positioning

21/8/36 (Item 1 from file: 148)  
Gale Group Trade & Industry DB

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0019859488 **Supplier Number:** 67318280 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**We Pay Tribute.**

Oct , 2000

**Word Count:** 9896 **Line Count:** 00786

**Industry Codes/Names:** BUS Business, general; GENI General interest

**Descriptors:** Businessmen--Achievements and awards; Cleveland, Ohio

**Geographic Codes:** 1U3OH Ohio

**Product/Industry Names:** 9900000 (Business)

21/8/37 (Item 2 from file: 148)

Gale Group Trade & Industry DB

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0019781150 **Supplier Number:** 57841642 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Scoring Into the New Millennium.(Brief Article)**

Nov , 1999

**Word Count:** 2923 **Line Count:** 00227

**Industry Codes/Names:** BUSN Business; RETL Retail industry

**Descriptors:** Cleaning services industry--Management; Speeches, addresses, etc.--Excerpts ; Conferences and conventions--Evaluation; Business--Forecasts and trends

**Geographic Codes:** 1USA United States

21/8/38 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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10255616 **Supplier Number:** 20790295 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Will the Internet stay in cyberspace or come to your store?**

May 25 , 1998

**Word Count:** 708 **Line Count:** 00056

**Industry Codes/Names:** BUSN Any type of business; DRUG Pharmaceuticals and Cosmetics; RETL Retailing

**Descriptors:** Drugstores--Services; Internet--Services; **Greeting cards**-- Marketing; **Greeting cards** industry--Services

**Product/Industry Names:** 4811520 (Online Services); 2771000 (**Greeting Cards**)

**Product/Industry Names:** 4822 Telegraph & other communications; 2771 Greeting cards

**File Segment:** TI File 148

21/8/39 (Item 4 from file: 148)

Gale Group Trade & Industry DB

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10156308 **Supplier Number:** 19977826 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Stretching the holiday season.(retailers and mail order houses depend on stretching the holiday season)(includes related article on Frosty Morning Tree Farm)**

Nov , 1997

**Word Count:** 3324 **Line Count:** 00260

**Special Features:** table; graph; illustration

**Industry Codes/Names:** ADV Advertising, Marketing and Public Relations; BUS Business, General; BUSN Any type of business

**Descriptors:** Holidays--Social aspects; Consumer behavior--Surveys

**File Segment:** MC File 75

21/8/40 (Item 5 from file: 148)

Gale Group Trade & Industry DB

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09761145 **Supplier Number:** 19798823 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**The 400: the average net worth of the Forbes Four Hundred is \$1.6 billion.(Forbes 400)**

Oct 13 , 1997

**Word Count:** 27071 **Line Count:** 02295

**Special Features:** photograph; illustration

**Industry Codes/Names:** BUS Business, General; BUSN Any type of business

**Descriptors:** Forbes (Periodical)--Achievements and awards; Rich--Biography; Billionaires --Biography; Millionaires--Biography

**File Segment:** MI File 47

21/8/41 (Item 6 from file: 148)

Gale Group Trade & Industry DB

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08718899 **Supplier Number:** 18327207 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Serving up more service. (drug store chains introduce new customer services including fax and copying machines and parcel shipping)(General Merchandise)**

April 29 , 1996

**Word Count:** 703 **Line Count:** 00057

**Industry Codes/Names:** DRUG Pharmaceuticals and Cosmetics; RETL Retailing

**Descriptors:** Drugstores--Marketing

**Product/Industry Names:** 5912010 (Drug Store Chains)

**Product/Industry Names:** 5912 Drug stores and proprietary stores

**File Segment:** TI File 148

21/8/42 (Item 1 from file: 20)  
Dialog Global Reporter  
(c) 2007 Dialog. All rights reserved.  
03015693 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**PRNewswire Midwest Summary Monday, October 5 to -2-**

October 05, 1998  
**Word Count: 1198**

21/8/43 (Item 1 from file: 631)  
Boston Globe  
(c) 2007 Boston Globe. All rights reserved.  
10600207

**FAMILY CLOSING VENERABLE MANSFIELD STORE INGRAINED IN THE COMMUNITY AFTER  
127 YEARS, STEARNS CARD, STATIONERY SHOP WILL BE MISSED**

Sunday, April 9, 2000  
**Word Count: 1,564**

**Descriptors: BUSINESS FAMILY**

21/8/44 (Item 1 from file: 638)  
Newsday/New York Newsday  
(c) 2007 Newsday Inc. All rights reserved.  
09020037

**SMALL BUSINESS / Independence Was Rx for Success**

Monday January 20, 1997  
**Word Count: 973**

**Descriptors: COLUMN; DRUG; STORES; PHARMACY; JOHN MEZZETTA; FRANCO DORIA;  
ENTREPRENEUR**

21/8/45 (Item 1 from file: 641)  
Rocky Mountain News  
(c) 2007 Scripps Howard News. All rights reserved.  
09591038

**WESTERN UNION MAN TELEGRAMS DYING OUT AS PEOPLE PREFER FAXES, OVERNIGHT  
LETTERS**

Wednesday, April 1, 1998

**Word Count:** 940

21/8/46 (Item 1 from file: 704)

(Portland)The Oregonian

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09541185

## **GRESHAM FRED MEYER WILL GET \$7 MILLION REMODELING**

Tuesday, February 10, 1998

**Word Count:** 418

21/8/47 (Item 2 from file: 704)

(Portland)The Oregonian

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09281183

## **PHARMACIES DIVERSIFY TO SURVIVE**

Wednesday, October 8, 1997

**Word Count:** 1,129

21/8/48 (Item 1 from file: 714)

(Baltimore) The Sun

(c) 2007 Baltimore Sun. All rights reserved.

10814100

Thursday November 09, 2000

**Word Count:** 565

**Descriptors:** OBITUARY

21/8/49 (Item 1 from file: 47)

Gale Group Magazine DB(TM)

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04535462 **Supplier Number:** 18416800 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**The country club: how an elite group of corporations, unions and super-rich individuals is financing the political parties, shaping the political agenda and reaping great rewards with huge soft money contributions.(Cover Story)**

Spring-Summer , 1996

**Word Count:** 23768 **Line Count:** 02418



**Special Features:** illustration; photograph; table; cartoon

**Descriptors:** Republican Party--Finance; Democratic Party--Finance; Campaign funds-- Analysis; Political reform-- Analysis; Business--Political aspects; Industrial policy--Political aspects

**Named Persons:** Andreas, Dwayne O.--Influence; Hunt, Swanee--Influence

**File Segment:** MI File 47

? t s21/k/45

21/K/45 (Item 1 from file: 641)

Rocky Mountain News

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## **WESTERN UNION MAN TELEGRAMS DYING OUT AS PEOPLE PREFER FAXES, OVERNIGHT LETTERS**

...a telegram announcing that a son had been lost in service to his country.

Uniformed **Western Union** messengers scurrying to deliver telegrams were a staple of the urban landscape at a time...

...two a week," said Richard Merkle, owner of Academy Communications Enterprises Inc., which operates the **Western Union** office at 1255 S. Federal Blvd.

"We still get some of the 'Break a leg...

...to figure out where they might be."

Telegrams account for only about 1 percent of **Western Union's** business, which is primarily money transfers.

"We probably deliver five telegrams a month and send maybe two," said Mike Newell, owner of H&L Communications, the **Western Union** agency in Boulder. "It's really dropped dramatically even over the last year. It's...

...communication almost instantaneous, the telegram has been relegated to a quaint corner of American nostalgia.

**Western Union** pioneered the singing telegram in 1933 when an operator sang a message to crooner Rudy...

...t deter the Five Americans from having a No. 5 hit record in 1967 with **Western Union**: "Western Union man / Bad news

in his hand / Knocking at my door / Telling me the score. Fifteen...

...s still a significant business," said David Shapiro, senior vice president and general manager of **Western Union**. "We've had two very significant opinion-generating message events: the Oliver North hearings and...

...more like an art form. Where ours are standard communication, theirs are more like a **greeting card** with quite creative artwork.'

**Western Union's** messaging business has evolved to next-day mailgrams, two-day letters and enhanced fax services. "What they all leverage," said Shapiro, "is that when you get a **Western Union** letter, it's important. If you asked somebody, 'When was the last time you got...

**Caption:**

Photo (4)

. FILE: MISSING - UNAVAILABLE

**CAPTION:**

Left, fleets of **Western Union** delivery men on bicyclists delivered thousands of telegrams in New York City each day in the 1920s, '30s and '40s. By **Western Union**. FILE: MISSING - UNAVAILABLE

**CAPTION:** Top, **Western Union** had a complete wardrobe department to outfit the company's 14,000 messengers during the 1930s. FILE: MISSING - UNAVAILABLE

**CAPTION:** A **Western**

**Union** telegram informed a mother that her sons had died at Pearl Harbor on Dec. 7, 1941. By **Western Union**. FILE: TEMP - STAFF PHOTOGRAPHER (APR.)

980401

? ts21/k/38

21/K/38 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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**Text:**

The gold rush is underway, as major **greeting card** and photo

manufacturers stake out on-line territory. If you're a manufacturer in these...

\* Last fall, America Online and American Greetings partnered to provide electronic **greeting cards** in a co-branded, CreataCard on-line **greeting card** store.

\* In December, Gibson Greetings invested in Greet Street, described at the time as the...

...It's available in some chains, such as Walgreens. Similarly, some retailers offer Hallmark-Microsoft **greeting card** software for home PC users.

Then and now

The on-line and PC-kit developments...

...way hearken back to 1992, when American Greetings, Hallmark and Gibson launched in-store, customized **greeting card** kiosks, such as AG's CreataCard and Hallmark's TouchScreen Greetings.

After an initial splash...

...the key features of the Internet/web world and its users.

No one expects tangible **greeting cards** to vanish. Like books, cards are reliable, portable, don't break down, are backward compatible...

...and convenience sites around the United States. Since many drug chains already offer fax services, **Western Union** wire transfer services and other services, on-line service is not such a big leap...

#### Descriptors:

...Greeting cards--...

...Greeting cards industry

#### Product/Industry Names:

...2771000 (**Greeting Cards**)

19980525

? s moneyzap????

S22 491 S MONEYZAP????

? d s

Set Items Description

S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)  
S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)  
S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)  
S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW)(2N)GOLUB))  
S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)  
S6 93677633 S PD<20011206  
S7 41070 S WESTERN(W)UNION  
S8 101629 S GREETING(W)CARD? ?  
S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS  
S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)  
S11 2749 S VIRTUAL(W)(CARD OR CARDS)  
S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)  
S13 160 RD (unique items)  
S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS  
S15 96 S S14 AND S13  
S16 37948278 S PD<20001215 AND PD>19951215  
S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)  
S18 68 RD (unique items)  
S19 0 S S68 AND S8  
S20 49 S S18 AND S8  
S21 49 RD (unique items)  
S22 491 S MONEYZAP????

? s s16 and s22 and (s8 or s9 or s10 or s11)

37948278 S16

491 S22

101629 S8

14376 S9

58837 S10

2749 S11

S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)

? t s23/free/all

>>>W: "FREE" is not a valid format name in file(s): 347-349

23/8/1 (Item 1 from file: 9)

Business & Industry(R)

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02183490 Supplier Number: 25739201 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Services: Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet**

June 19, 2000

**Word Count:** 1165

**Industry Names:** Payment cards

**Product Names:** Credit card and check services (738942); Demographic data (984000)

**Concept Terms:** All company; All market information; Consumption; E-Commerce; Market size; Trends

**Geographic Names:** North America (NOAX); United States (USA)

23/8/2 (Item 1 from file: 275)

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02445963 Supplier Number: 65650581 (Use Format 7 Or 9 For FULL TEXT )

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3731 **Line Count:** 00286

**Company Names:** Napster Inc.--Cases

**Geographic Codes/Names:** 1USA United States

**Descriptors:** Company legal issue; Online music trading; Lawsuit/litigation

**Event Codes/Names:** 980 Legal issues & crime

**Product/Industry Names:** 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**SIC Codes:** 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes

**NAICS Codes:** 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution

**File Segment:** CD File 275

23/8/3 (Item 1 from file: 16)

Gale Group PROMT(R)

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07968512 Supplier Number: 65650581 (USE FORMAT 7 FOR FULLTEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3519

**Publisher Name:** Penton Media, Inc.

**Company Names:** \*Napster Inc.

**Event Names:** \*980 (Legal issues & crime )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**Industry Names:** BUSN (Any type of business); TELC (Telecommunications )

**SIC Codes:** 4822 (Telegraph & other communications); 8611 (Business associations ); 3652 (Prerecorded records and tapes )

**NAICS Codes:** 514191 (On-Line Information Services); 81391 (Business Associations); 51222 (Integrated Record Production/Distribution )

**Special Features:** LOB; COMPANY

**Advertising Codes:** 57 New Products/Services

23/8/4 (Item 1 from file: 570)

Gale Group MARS(R)

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01989301 **Supplier Number:** 65650581 (USE FORMAT 7 FOR FULLTEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE**

**IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3519

**Publisher Name:** Penton Media, Inc.

**Company Names:** \*Napster Inc.

**Event Names:** \*980 (Legal issues & crime )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**Industry Names:** BUSN (Any type of business); TELC (Telecommunications )

**SIC Codes:** 4822 (Telegraph & other communications); 8611 (Business associations ); 3652 (Prerecorded records and tapes )

**Naics Codes:** 514191 (On-Line Information Services); 81391 (Business Associations); 51222 (Integrated Record Production/Distribution )

**Special Features:** LOB; COMPANY

**Advertising Codes:** 57 New Products/Services

23/8/5 (Item 1 from file: 47)

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05932839 **Supplier Number:** 65650581 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE**

**IT?(micropayments)(Company Business and Marketing)**

Oct 1 , 2000

**Word Count:** 3731 **Line Count:** 00286

**Company Names:** Napster Inc.--Cases

**Descriptors:** Recording Industry Association of America--Cases; Online services--Laws, regulations, etc.; Online music trading--Laws, regulations, etc.; Sound recording industry--Laws, regulations, etc.

**Geographic Codes:** 1USA United States

**Event Codes/Names:** 980 Legal issues & crime

**Product/Industry Names:** 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)

**SIC Codes:** 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes

**NAICS Codes:** 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution

**File Segment:** CD File 275

? t s23/k/5

23/K/5 (Item 1 from file: 47)

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...the hard drive of some college student. Nifty utilities, such as the Blue Mountain Arts **greeting card** service, attract plenty of eyeballs, but almost no revenue. For many of those who create...credit card.

\* Payments veteran Western Union, part of transaction processing grant First Data has introduced **MoneyZap** to give users a way to send money to anyone online.

\* EmoneyMail from Bank One...

**20001001**

? t s23/7/5

23/7/5 (Item 1 from file: 47)

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05932839 **Supplier Number:** 65650581 (THIS IS THE FULL TEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

CAULFIELD, BRIAN

Internet World , 6 , 19 , 52  
Oct 1 , 2000

**Text:**

NAPSTER IS ON THE EDGE OF SOMETHING HUGE. BUT what's stopping it isn't the Recording Industry Association of America. Or the federal judge who ordered Napster's site shut down. Or the Digital Millennium Copyright Act.

The real challenge for the hugely popular music sharing service is to find a way to make money. Without that, it won't matter whether the RIAA and the legal system will design to let it continue operating. If it's ever going to be viable, Napster will need a way to generate some serious cash--possibly pennies or nickels at a time--to buy off the artists whose music is traded on its system.

That's the tantalizing opportunity for every business that provides content, utilities, or services online. Everyone wants their MP3s, but there just isn't yet an easy way to send small change to an artist or a record company for a track you downloaded from the hard drive of some college student. Nifty utilities, such as the Blue Mountain Arts **greeting card** service, attract plenty of eyeballs, but almost no revenue. For many of those who create content--whether it be software or music--the Internet has been all give and no get, and it's really starting to tick them off. Just ask Metallica.

X.com CEO Elon Musk has seen this kind of problem before. By last year, the explosive growth of online auctions had created an enormous need for bidders to get money quickly to buyers so they could receive their goods. Merchant accounts to accept credit cards were too costly; checks took too long. X.com and then-rival PayPal solved that problem by allowing users to effectively e-mail money to one another. The two companies have merged, and X.com's PayPal service is now the most popular way to pay on eBay, having signed up more than 3 million accounts to date.

The big opportunity is no longer just in enabling online auctions, Musk says, but in bridging the gap between the speed and efficiency of the Internet and the slow traditional ways of processing payments. Individuals want to be able to buy things from other individuals, but they also want to be able to pay the online and offline stores, content providers, and utilities they patronize. In turn, businesses need to be able to exchange money more readily with one another. Finally, businesses want cheaper ways to distribute money to consumers through rebates, affiliate programs, and incentive plans.

For Musk, it's a no-brainer that systems like PayPal and its competitors will spread the use of micropayments across the Net. The Net is about information, after all--everything from stock research and product reviews to images, music, and software--which people presumably will be



willing to pay for once site operators can harness the new payments technology and determine whether to charge 95 cents or \$3.95 for a Top 40 single.

Content "marketplaces," such as Epinions, which pays authors from 1 to 3 cents for every page view their reviews generate, are already up and running. Epinions pays reviewers with checks, but the company's CEO, Nirav

Tolia, says he's already shopping around for an electronic payments partner able to speed up that process, just as X.com's PayPal has sped up the pace of commerce at eBay.

A survey completed in July by Gartner, a market research firm, found that 43 percent of online merchants were ready to ignore the old axiom about Net consumers wanting everything for free and would be interested in selling low-cost goods and content if they had a more efficient payment mechanism. "They're perfect for digital content, because you get paid immediately," Avivah Litan, Gartner's research director for payment systems, says of systems like PayPal. "I have always thought it was the perfect micropayment solution."

Regardless of which payment player wins--and Musk has plenty of competitors (see "Other Players," opposite page)--the results for online ventures will be the same: lower costs that will allow smaller, more convenient transactions. "The Internet is all about removing barriers and inefficiencies," says James Van Dyke, a senior analyst at Jupiter Communications.

The credit card associations, such as Visa and MasterCard, are not standing idly by and watching the upstarts charge into the market. They are Internet-enabling their decades-old payment systems and product lineups. Visa USA is both overhauling its back-end systems, by putting an IP interface onto the existing payment system, and creating new payment products for its member banks--including products like Visa Buxx, which lets parents load a card with money online and track their child's expenditures over the Net. Jim McCarthy, senior vice president for member and merchant sales at eVisa--the part of Visa USA charged with helping the company develop and market Internet-linked payment products--says he sees his company taking advantage of the Internet to increase the traffic on its systems, lowering the cost per transaction.

Art Kranzley, MasterCard's senior vice president of electronic commerce and emerging technologies, says he sees large banks, such as Citibank, aggregating small transactions to provide their customers with new services that tide on top of the infrastructure provided by MasterCard. He points to E-Z Pass, a system for electronically collecting tolls from motorists, as an example of how this works today. Small payments are charged to the account, which are aggregated into a larger sum, which finally appears on a consumer's credit card bill, letting him or her know just how many quarters were spent.

We're still a very long way from collecting such tolls on the Information Superhighway, though. Kranzley says it will be years before small payments amount to a significant piece, in terms of dollars, on MasterCard's system.

Usability expert Jakob Nielsen is also enthusiastic about the potential for micropayments; but he's still waiting for systems that let

people tell their computers how much they're willing to spend, and then allow the computer to automatically buy the desired content for just a few cents, which is his definition of a micropayment. "If you are in the living room, you don't think about turning on the lamp," he says. "You just do it, and every month you get a bill that you hope is reasonably fair, and you pay it." Nielsen expects that a similar payment model may begin to emerge next year.

X.com and its rivals haven't yet achieved the simplicity of flicking a light switch yet, but they've made big strides in developing systems that are easy to use. PayPal sucks in new users whenever an existing user sends them a payment along with instructions on how to sign up to retrieve the money waiting for them in the system. "It is a very straightforward, very viral method of growth," Musk says.

That's the quality that has helped the new payment systems catch on where other Internet-era payment schemes, such as digital wallets, continue to face challenges. The idea behind them was that a consumer would either download software to his or her machine or sign up for a "server-side" wallet at a merchant that would keep the personal information or even digital cash, stored safely, and that it would make shopping safer and more convenient. "Wallets have never really taken off because of the issue of merchant enrollment," says Jupiter's Van Dyke. "They need to go out and sign up a merchant."

With PayPal, a merchant doesn't need any special software. All it needs to do is provide a bank account number to which it can sweep money from Paypal purchases through an electronic funds transfer.

Another advantage that the new payment systems have is cost. Right now, credit card transactions can cost merchants up to 3 percent of an item's sale price, not including a small fixed cost per transaction. By contrast, because X.com brings transactions between its users onto its internal systems, it can process transactions at a cost as low as a hundredth of a cent. This not only allows X.com to move money cheaply between individuals, it also enables the company to offer credit card processing for its participating merchants, and to subsidize those transactions so that the merchant's cost is only 1.9 percent per transaction.

This benefit to merchants has caused some observers to argue that X.com is competing with the credit card industry. But Musk says emphatically that X.com does not. "We see it as complementary," he says. "I don't think we're a huge threat to the credit card system."

Those at the credit card companies, though, aren't always so sure. "It depends on the day you ask me," says eVisa's McCarthy when asked if X.com is a competitor. "If you are funding with a checking account and allowing someone to pay where they see the PayPal symbol, it is absolutely a competitor," he says. In other cases, though--especially when and where the new upstarts use the credit card systems to facilitate payments, and play by the credit card industry's rules--they are not competing, McCarthy says. "You can slice this thing any number of ways," he says.

Even if they are competitors to credit card companies, PayPal and its peers certainly are not a major threat right now. Gartner's Litan points out that 93 percent of all online transactions are now made using credit cards, and PayPal has not managed to get itself accepted as a payment option at many big online merchants. It also does not yet integrate well

with online catalogs and shopping carts, Litan says.

PayPal also has the challenge of creating the kind of reputation for security that credit cards have established with consumers. X.com is working to verify users by asking them to prove they have a bank account; it knows those customers are legit because they've had to prove their identity to open a bank account in the first place.

Despite such concerns, Litan remains bullish on X.com and others. "This could be a whole new way of paying on the Internet."

Even if the upstarts fail, organizations like Citigroup, Wells Fargo, AOL, and Yahoo (with Yahoo PayDirect) are all offering new online payment services. Jupiter's Van Dyke says he's tracking roughly a dozen players providing small person-to-person payments, and that doesn't even include companies like Qpass or Amazon's payment service, he says, that allow users to make credit card payments to merchants in amounts that are too small to be efficient using the traditional system. Van Dyke sees the person to person online payments category dominated today by X.com, followed by Billpoint and then all the others. In order to get momentum, the smaller ventures will need to find another killer application, just as X.com's PayPal found its killer app in making auctions more efficient.

Van Dyke says music distribution could be the next place where the new payment systems break through. "In spite of what the RIAA says, there are people out there trying to figure out how to make money at it," Van Dyke says.

Dynamic Transactions, for example, is a startup that has grafted micropayment functionality onto the Gnutella file-swapping software. The idea is to allow users to pay other users for downloads, though the system can't yet get payments back to copyright-holders if a file is downloaded from a third party. The company's CEO, David Beckwith, says Dynamic Transactions will likely need the help of a digital rights management company to go that far. Interestingly enough, the company's investors include Hummer Winblad, the San Francisco VC firm that is also a big investor in Napster. Another Silicon Valley venture, Lightshare, is still more concept than company, but promises to marry a Napster-like content distribution system with a way to get payments back to copyright holders (see "Pennies + (C) Protection," page 58).

Traditional content providers such as newspapers and novelists--Stephen King is a prominent example among the latter--are already accepting small payments from online readers of their work. Chase Franklin, CEO of Qpass, a Seattle company that provides a service enabling companies to accept credit card payments for small amounts, says advertising clearly cannot support all the content providers, so many--including. The New York Times, The Wall Street Journal, and Morningstar--are using Qpass to boost revenues. The Wall Street Journal's online edition has even borrowed a business model from its newsstand edition, using Qpass to give readers access to its content in 24-hour chunks for 75 cents.

Matt Gillin, CEO and co-founder of another payment service, eCount, sees an opportunity for companies to establish closer relationships with users once they can more easily exchange small payments with them. ECount, which claimed to have 400,000 users as of early August, encourages

affiliate and incentive programs to set up co-branded or private-label online payment accounts, rather than mail out checks for small amounts of money.

X.com's Musk, meanwhile, already has more than 40 deals with

companies using its system to distribute affiliate payments. "It is so much more efficient than mailing out checks," he says, citing processing costs that can run as high as a dollar a check.

Musk also sees tremendous opportunities in mobile commerce, in which transactions are made over mobile phones and wirelessly connected PDAs. Pulling out a cell phone, punching in X, and tapping a few keys, he demonstrates a payment service that X.com has been offering since early June. "Done," he says. "I've just sent a dollar to my wife."

Jupiter's Van Dyke says any wireless carrier or PDA maker that can get its device in consumers' hands will be able to act as an intermediary for transactions. "I don't have to transfer funds; I can just have the charge for that Slurpee, or whatever, put on the bill," he says. "It's like an offline portal, so if I'm Sprint, or whoever, now I am the person billing the consumer for all this."

Now there's something to wrap your brain around: not the idea that the Net will soon let us thoughtlessly pay a few cents for a music clip from an online service, but that an online payment service may allow us to pick up a CD from a record store and wander out as effortlessly as an E-Z Pass user cruises through a toll booth.

#### CASE STUDY: CORBIS

##### Setting the Right Price

BY BRIAN CAULFIELD

IF YOU'RE IN THE BUSINESS OF SELLING images, and consumers have become used to downloading them for free from the internet, you've got a problem. You can't charge too much, but you have to be able to make money on the small amounts the market will bear. Corbis the photo house backed by Bill Gates, has used micropayments to turn that problem into an opportunity.

Traditionally, those in the business of selling stock photographs and images have dealt chiefly with large commercial customers and haven't sold digital images at a few dollars each. But that all changed when anyone could right-click on an image to download it to their hard drive.

So David Rheins, senior vice president of Internet ventures at Corbis, set up a system for selling digital images one at a time to consumers interested in getting an image. In April of last year Corbis announced a deal with Qpass, which works with content companies to accept payments as small as 75 cents for online content. Qpass enables users to make charges against their credit cards in small amounts, because it aggregates all the charges and presents users with a single monthly Qpass charge. Qpass in turn takes a percentage of each transaction in exchange for its services.

One challenge was to find the right price for the images Corbis had to offer. "Are you going to spend \$100 on images for your kid's school report? No," says Rheins. "But \$20 or \$10 or \$15? Sure." Surprisingly, Rheins says, consumers are willing to pay something for the rights to

legitimately use Corbis images, just as long as that price is not too high.

The second challenge was to make sure those who owned the rights to the images Corbis was setting got their cut. Rheins says Corbis gave them the same percentage of each transaction it would give to those whose images were involved in target transactions.

Rheins says he sees his approach as a way in which Napster, and companies like it, could become not just legal but profitable. "They've got to do the right thing for the content providers who are the fuel that drive that engine," he says. He says Napster helps consumers in the same way that Corbis does, because it not only hooks music consumers up with new music, it also helps them become better-educated consumers by letting them learn more about the music they like.

So far, Rheins says, the sale of digital images is a small piece of Corbis' business. He won't discuss the cost of setting up the consumer side of the business, but he says about 50 to 60 people work in it. Corbis is a private company and doesn't release revenue figures either, but the bulk of its revenue comes from professional image licensing.

Rheins thinks Corbis' consumer business offers an opportunity for growth. "There is a growing market for this kind of digital content," he says. "You're just now seeing the adoption of things like it at a mass level, like WAP phones or personal digital assistants that have screens that have a resolution high enough to take graphics."

#### OTHER PLAYERS IN THE PAYMENTS GAME

- \* Citigroup and AOL have said they will add a service to AOL that allows person-to-person payments.

- \* Wells Fargo and eBay have teamed up to create Billpoint, a service that allows eBay users to pay for purchases with a credit card.

- \* Payments veteran Western Union, part of transaction processing giant First Data has introduced

**MoneyZap** to give users a way to send money to anyone online.

- \* EmoneyMail from Bank One lets users send money to one another from a Visa card or checking account for \$1 a transaction

- \* eCount lets users spend money in their accounts with any merchant accepting credit cards.

- \* Dynamic Transactions is offering the PayPlace.com payments service.

#### CASE STUDY: LIGHTSHARE

Pennies + (C) Protection

BY RUHAN MEMISHI

LIGHTSHARE, THE SELF-PROCLAIMED "Napster with a conscience," wants to help you build a business on your own hard drive, without the need for costly servers, hosting accounts, and e-commerce solutions.

It sounds good in theory. Lightshare, which actually is more of a cross between Napster and PayPal, will help the originator of a digital file protect his or her copyright and will collect royalties from everyone who downloads the file, no matter how many hands it passes through. Those who pass the file along will also get a cut of the royalties.

But the success of the Palo Alto, Calif., company, which launches this month, hinges on a number of unresolved issues. The biggest one is whether the courts will shut down Napster. After all, who's going to pay for something they can get for free?

Lightshare will allow businesses and individuals to sell more than just music, however. Offerings will range from photos to software to research documents. Still, Lightshare probably won't make it without the endorsement of the entertainment industry, says Alan Alper, an Internet analyst at Gomez Advisors.

Lightshare CEO Clarence Kwan acknowledges that some firms in the entertainment business are afraid of peer-to-peer technology like Lightshare's, but he says they'll come around when they realize "they can actually use it to their advantage."

Alper says he likes what Lightshare is attempting to do. But how will Lightshare guard against someone who is the originator of a file, but not the copyright holder, from "proliferating it over the Internet and collecting every last royalty that's not due them?" Alper asks. "It's an honor system, as far as I can tell."

Kwan, formerly an executive at Time Warner, says copyrighted material cannot be sold without the owner's approval in a process that's tracked mainly through an automated system. The company has 11 employees so far and is expected to grow soon to 15, and some of them will be assigned to policing the system for illegal activity.

Gomez Alper says he also has security concerns about Lightshare, noting that he'd be "unnerved" by the prospect of giving people direct access to someone else's hard drive. But Kwan downplays that, saying that a potential buyer never sees the file name, the folder it's in, or the sector it resides in on the hard drive. The file is represented only as a 16-digit code.

Lightshare hopes to make money by charging fees on transactions between individuals on top of a small fee sellers have to pay to showcase a product. Businesses will pay licensing fees for Lightshare's services.

Kwan hasn't decided yet whether to build a micropayments system internally or outsource it to a peer-to-peer payments company like PayPal or Billpoint. Lightshare is also interested in an in-kind payment scheme that, for example, could involve using airline miles.

Kwan won't identify his business customers. But Alper says Lightshare has told him that photo site Shutterfly is on board. And Lightshare's investors from Google, Microsoft, and Netscape are expecting many more to follow.

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? t s23/7/1

23/7/1 (Item 1 from file: 9)

Business & Industry(R)

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02183490 Supplier Number: 25739201 (THIS IS THE FULLTEXT)

**Services: Cyberchecks Offer Alternatives to Credit Card Payments Over the Internet**  
**( With informal payments totalling almost \$100 bil/year, companies are battling for shares in the Internet-based check services market; according to TeleCheck, 12% of online shoppers lack a credit card )**

Web Finance , p N/A

June 19, 2000

Word Count: 1165

**TEXT:**

By Jerry Minkoff

If 70 million U.S. consumers don't have a general-purpose credit card, it's no wonder that a scramble for market share in Internet-based check services is under way. First Data Corp., TeleCheck Services Inc. and Wells Fargo & Co. have new products that they think will answer the needs of credit card-less consumers. With person-to-person payment service PayPal the most visited financial services site last month, there is considerable catching up to do.

Informal payments come to nearly \$100 billion a year, one analyst estimates, and eBay Inc. auctions alone are responsible for close to \$4.6 billion on an annualized basis. Since many of the transactions are between consumers, payment can be a sticky issue. As PayPal's Web site trumpets, it is the number one payment service on eBay. Wells Fargo and eBay recently added Electronic Check to the payment options offered by Billpoint, an eBay subsidiary of which Wells Fargo bought 35% in April, pending Federal Reserve approval.

"Many buyers told us that they would like to pay directly from their

checking accounts and many sellers indicated that credit cards are just too expensive to accept," according to a statement issued by Billpoint. The pilot Electronic Check program will be expanded over the summer from a few eBay sellers to the entire eBay community. Billpoint also provides credit card payments to sellers through MasterCard, Discover and Visa.

Positioned to reach a wider market, First Data utilized its Western Union subsidiary to launch **MoneyZap**, which will send or request money from anyone with an e-mail address. "Via encrypted transactions, funds will be verified by Western Union and transferred electronically to the payment vehicle of choice, as dictated by the sender," the company said in a

statement.

Matt Golub, First Data senior vice president, Internet commerce, said consumers can send money either through a credit card or a checking account into a checking account. By the end of the summer, **MoneyZap** will incorporate a stored value vehicle, he said.

"We're targeting Internet-savvy consumers who have a need to pay people a lot of times in their everyday life," Golub said. He cited an estimate of 1.8 billion checks moving each year between people. Additional features will be added to Western Union **MoneyZap** by the end of the year, Golub said. "We'll have the ability for people to pick up cash at our agent locations," he said. "That would be the cornerstone of a click-and-mortar strategy. We're looking at wireless transfers as well as international capabilities." Western Union has over 84,000 agents in 184 countries.

Shortly after the service was launched, Excite@Home, a broadband service provider, selected Western Union **MoneyZap** as its preferred person-to-person payment option. Excite@Home **greeting card** site Bluemountain.com will promote **MoneyZap**, as will Excite Classifieds.

New services from TeleCheck, another First Data company, and NYCE Corp. seek to make paying Internet merchants from a checking account easy and secure. The TeleCheck Internet Check Acceptance service takes information from a consumer's check, encrypts it and transmits it over secure lines. The payment information is verified and evaluated for fraud and an approval code is sent to the merchant. TeleCheck guarantees each check it approves.

#### The Checking Account Option

TeleCheck statistics indicate 12% of Internet shoppers do not have a credit card. The percentage goes up in certain segments. About 18% of Internet shoppers with incomes below \$50,000 and 22% of shoppers between 18 and 25 don't have a credit card. "When you combine those statistics, you have a significant part of the population that has an interest in an alternative payment solution," said Clayton Spitz, TeleCheck vice president, e-commerce.

Since the Internet Check Acceptance Service was launched in April, close to 100 online merchants have signed up for the service. Spitz said TeleCheck is partnering with banks in its network of partners to sell the service as part of their overall package.

Spitz said, "From the consumer's point of view, the key benefit is that it allows the consumer to make the decision to pay by credit card or pay by check." To the merchant, "it's about enabling additional business."

SafeDebit is a hardware-based solution from electronic payments company NYCE Corp. that will be available in July. It uses a mini-CD-ROM with a consumer's payment information encoded on it. Just as with an ATM card, a



PIN number authorizes each transaction at participating Internet merchant sites.

Paul Tomasofsky, NYCE Corp. vice president, said, "It's all about allowing consumers to use their checking accounts in a safe, secure manner. Today, the preferred method is credit card, because they can type their number into the merchant's screen." Consumers want the same ease of use with their checking accounts, he said, but it is difficult to verify a consumer's identity on the Internet.

With SafeDebit, financial institutions "don't have to make any changes to the system they've been running for the last 20 years," said Tomasofsky. At a participating merchant's Web site, a consumer places SafeDebit in the CD-ROM drive, enters an e-PIN number, the institution verifies it and sends an authorization code to the merchant. Since the consumer doesn't have to enter their checking account number it isn't stored on the merchant's server. Fewer chargebacks by merchants due to unauthorized use of credit cards mean lower costs, and therefore lower prices for consumers, he said.

Although SafeDebit is being launched in North America, it is intended to be a global Internet solution. In Japan, for example, only 5% to 10% of the population uses credit cards, Tomasofsky said, so "SafeDebit would work in their market as well."

Paul Jamieson, senior analyst, banking payment services, at Gomez Advisors, agreed with Tomasofsky that consumers are used to giving out their credit card numbers for Internet purchases. He also cited security concerns with the Automated Clearinghouse (ACH) system, as well as the more emotional issue that "releasing checking account information-it's all your money. There's a lot more to overcome psychologically than give me your Visa account number' and away you go."

Another potential problem with online check-based transactions, Jamieson said, is the ability to conceal illegal transactions or avoid the restriction on cash transactions over \$10,000. "I could automate it, do 100 transactions and complete the transactions as ordered," he said. "These are some things that these companies should be aware of. They say, We have secure systems. We have thought of it."

Asked about Jamieson's statement, Golub said, "Western Union is very diligent in compliance and focused on complying with the money transfer and anti-money laundering regulations. We do a lot of monitoring on the back end and comply with all of the authorities on the front end. We've spent as much time thinking about these things as anybody and spend a lot of time dealing with them in our money transfer business."

For many consumers the convenience of using a checking account to facilitate payment will outweigh security concerns. "There will be some companies that will get themselves in trouble, but it looks like it's here to stay," Jamieson said. "It's another way we're realizing the digitization

of money. We're moving from money to zeros and ones."

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? d s

Set Items Description

- S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
- S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)
- S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)
- S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW)(2N)GOLUB))
- S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)
- S6 93677633 S PD<20011206
- S7 41070 S WESTERN(W)UNION
- S8 101629 S GREETING(W)CARD? ?
- S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS
- S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)
- S11 2749 S VIRTUAL(W)(CARD OR CARDS)
- S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)
- S13 160 RD (unique items)
- S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS
- S15 96 S S14 AND S13
- S16 37948278 S PD<20001215 AND PD>19951215
- S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)
- S18 68 RD (unique items)
- S19 0 S S68 AND S8
- S20 49 S S18 AND S8
- S21 49 RD (unique items)

S22 491 S MONEYZAP????

S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)

? s (s1 or s2 or s3 or s4 or s5) and s6 and (s22 or s8 or s9 or s10 or s11) and s14

53 S1

135 S2

318 S3

220 S4

94 S5

93677633 S6

491 S22

101629 S8

14376 S9

58837 S10

2749 S11

7045503 S14

S24 0 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11) AND S14

? S (S1 OR S2 OR S3 OR S4 OR S5) AND S6

53 S1

135 S2

318 S3

220 S4

94 S5

93677633 S6

S25 137 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6

? s s25 and s8

137 S25

101629 S8

S26 0 S S25 AND S8

? s s25 and s9

137 S25

14376 S9

S27 0 S S25 AND S9

? s 25 and s10

Processing

Processing

18385222 25

58837 S10

S28 12881 S 25 AND S10

? s s25 and s10

137 S25

58837 S10

S29 0 S S25 AND S10

? s s25 and s11

137 S25

2749 S11

S30 0 S S25 AND S11

? d s

Set Items Description

S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)

S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)

S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)

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S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)

S6 93677633 S PD<20011206

S7 41070 S WESTERN(W)UNION

S8 101629 S GREETING(W)CARD? ?

S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS

S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)

S11 2749 S VIRTUAL(W)(CARD OR CARDS)

S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)  
S13 160 RD (unique items)  
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S22 491 S MONEYZAP????  
S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)  
S24 0 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11) AND S14  
S25 137 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6  
S26 0 S S25 AND S8  
S27 0 S S25 AND S9  
S28 12881 S 25 AND S10  
S29 0 S S25 AND S10  
S30 0 S S25 AND S11

? s online or internet or on-line or (on(w)line)

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

Processing

>>>W: Disk space full

Workspace is full

>>>E: There is no result

? Logoff Hold

**Estimated Cost Summary**

Project		Client		Charge Code		Searcher		Job		Service Code	User Number
						Rob Pond				51	264751
Date		Time		SessionID		Subsession		Subaccount			
04/25/2007		16:31:02		49		3					
Data Base	Dial Units	Access Charge	Print Credit	Types	Prints	Report	Rank	Links	CSS	Total	
15	2.8220	15.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.24	
9	2.2070	11.92	0.00	3.55	0.00	0.00	0.00	0.00	0.00	15.47	
610	1.3170	1.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.32	
810	0.8120	0.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.81	
275	1.3080	7.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.06	
476	1.1090	1.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.11	
624	1.2100	6.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.83	
621	2.4670	13.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.32	
636	2.7300	14.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.74	
613	1.3020	1.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.30	
813	1.5400	1.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.54	
16	5.7330	30.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.96	
160	1.4370	7.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.76	
634	0.6850	0.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.68	
148	7.2560	39.18	0.00	0.26	0.00	0.00	0.00	0.00	0.00	39.44	
20	9.4670	9.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.47	
35	0.1820	0.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.74	
583	1.3780	4.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.62	
65	0.1330	0.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	
2	0.4000	3.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.92	
474	1.1220	3.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.93	
475	0.4220	1.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.48	
99	0.5690	2.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	
256	0.0900	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	
348	3.8130	20.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.67	
349	2.9400	13.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.96	
347	3.3750	36.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.96	
635	1.1030	5.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.95	
570	0.7040	3.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.80	
387	0.2890	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	
471	1.1570	1.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.16	

492	0.9100	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.91
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494	0.5620	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56
631	0.6800	0.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.68
633	0.5140	0.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51
638	0.5780	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.58
640	0.4240	0.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42
641	0.4680	0.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47
702	0.7020	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70
703	0.3740	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37
704	0.7660	0.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.77
713	0.5710	0.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.57
714	0.4730	0.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47
715	0.1820	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18
725	0.1490	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15
735	0.5360	0.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54
477	0.2210	0.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22
710	0.7040	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70
711	0.5750	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.58
756	0.2140	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21
757	0.5710	0.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.57
47	1.8810	10.16	0.00	3.76	0.00	0.00	0.00	0.00	0.00	13.92
Sub Totals	73.1340	\$284.75	\$0.00	\$7.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$292.32
Session Totals	73.5140	\$285.76		Telecom	\$24.03					\$317.36

Holding session beginning: 4/25/07 5:31:06 PM

Just enter a command to reestablish your session

? d s

Set	Items	Description
S1	53	S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
S2	135	S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)
S3	318	S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)
S4	220	S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW) (2N)GOLUB))
S5	94	S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)
S6	93677633	S PD<20011206
S7	41070	S WESTERN(W)UNION

S8 101629 S GREETING(W)CARD? ?  
 S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS  
 S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING) (2N) (CARD OR CARDS)  
 S11 2749 S VIRTUAL(W) (CARD OR CARDS)  
 S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S13 160 RD (unique items)  
 S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS  
 S15 96 S S14 AND S13  
 S16 37948278 S PD<20001215 AND PD>19951215  
 S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S18 68 RD (unique items)  
 S19 0 S S68 AND S8  
 S20 49 S S18 AND S8  
 S21 49 RD (unique items)  
 S22 491 S MONEYZAP????  
 S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)  
 S24 0 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11)  
 AND S14  
 S25 137 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6  
 S26 0 S S25 AND S8  
 S27 0 S S25 AND S9  
 S28 12881 S 25 AND S10  
 S29 0 S S25 AND S10  
 S30 0 S S25 AND S11

? s s25 and s14

137 S25

7045503 S14

S31 4 S S25 AND S14

? t s31/k/all

31/K/1 (Item 1 from file: 348)

EUROPEAN PATENTS

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**Inventor:**

- ...US)  
;;
- Cowell, James L...  
;;

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text
Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

**Specification:** ...which can react with the rubbery substrate generating polar groups on its surface and/or giving primary bonding between the rubber and the coating at the interface. The preferred method is...

31/K/2 (Item 1 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...the

7

present invention. This optical power is described by the function  $1/(11, 17)$  giving the values of the optical power in diopters for the each point (u, v) on...

31/K/3 (Item 2 from file: 349)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

	Country	Number	Kind	Date
Patent				19

### Detailed Description:

...beta brass, copper - 40 mass % zinc. This was an additive addition rate of 0.5%, **giving** the following concentrations, in mass %, of components (a) to (d) in the treated-melt.

Zirconium...

31/K/4 (Item 1 from file: 47)

Gale Group Magazine DB(TM)

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**Yoder, Jeff...**

...30.) We thank A. C. Chan and laboratory for many suggestions, technical advice, and generous **gifts** of reagents, and the Dr. Hector Molina laboratory for help and support. Supported by a...

**20010309**

? s matt(2n)golub

1106496 MATT

16896 GOLUB

S32 64 S MATT(2N)GOLUB

? d s

Set Items Description

S1 53 S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)

S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)

S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)

S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW)(2N)GOLUB))

S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)

S6 93677633 S PD<20011206

S7 41070 S WESTERN(W)UNION

S8 101629 S GREETING(W)CARD? ?  
 S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS  
 S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)  
 S11 2749 S VIRTUAL(W)(CARD OR CARDS)  
 S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S13 160 RD (unique items)  
 S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS  
 S15 96 S S14 AND S13  
 S16 37948278 S PD<20001215 AND PD>19951215  
 S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S18 68 RD (unique items)  
 S19 0 S S68 AND S8  
 S20 49 S S18 AND S8  
 S21 49 RD (unique items)  
 S22 491 S MONEYZAP????  
 S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)  
 S24 0 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11) AND S14  
 S25 137 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6  
 S26 0 S S25 AND S8  
 S27 0 S S25 AND S9  
 S28 12881 S 25 AND S10  
 S29 0 S S25 AND S10  
 S30 0 S S25 AND S11  
 S31 4 S S25 AND S14  
 S32 64 S MATT(2N)GOLUB

? s s6 and s32 and (s22)

>>>W: Operator "(22S)" in invalid position

>>>E: There is no result

? s s6 and s32 and s22

93677633 S6

64 S32

491 S22

S33 35 S S6 AND S32 AND S22

? s s33 and (s8 or s9 or s10 or s11)

35 S33

101629 S8

14376 S9

58837 S10

2749 S11

S34 1 S S33 AND (S8 OR S9 OR S10 OR S11)

? ts34/k/1

34/K/1 (Item 1 from file: 9)

Business & Industry(R)

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#### TEXT:

...Positioned to reach a wider market, First Data utilized its Western Union subsidiary to launch **MoneyZap**, which will send or request money from anyone with an e-mail address. "Via encrypted...

...payment vehicle of choice, as dictated by the sender," the company said in a statement.

**Matt Golub**, First Data senior vice president, Internet commerce, said consumers can send money either through a...

...card or a checking account into a checking account. By the end of the summer, **MoneyZap** will incorporate a stored value vehicle, he said.

"We're targeting Internet-savvy consumers who...

...billion checks moving each year between people.

Additional features will be added to Western Union **MoneyZap** by the end of the year, Golub said. "We'll have the ability for people...  
...Shortly after the service was launched, Excite@Home, a broadband service provider, selected Western Union **MoneyZap** as its preferred person-to-person payment option. Excite@Home **greeting card** site Bluemountain.com will promote **MoneyZap**, as will Excite Classifieds.

New services from TeleCheck, another First Data company, and NYCE Corp...

? d s

Set	Items	Description
S1	53	S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
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S6	93677633	S PD<20011206
S7	41070	S WESTERN(W)UNION
S8	101629	S GREETING(W)CARD? ?
S9	14376	S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS
S10	58837	S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)
S11	2749	S VIRTUAL(W)(CARD OR CARDS)
S12	251	S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)
S13	160	RD (unique items)
S14	7045503	S GIFT OR GIVER? ? OR GIVING OR GIFTS
S15	96	S S14 AND S13
S16	37948278	S PD<20001215 AND PD>19951215
S17	136	S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)
S18	68	RD (unique items)
S19	0	S S68 AND S8
S20	49	S S18 AND S8
S21	49	RD (unique items)
S22	491	S MONEYZAP????
S23	5	S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)
S24	0	S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11) AND S14
S25	137	S (S1 OR S2 OR S3 OR S4 OR S5) AND S6
S26	0	S S25 AND S8
S27	0	S S25 AND S9
S28	12881	S 25 AND S10

S29 0 S S25 AND S10  
S30 0 S S25 AND S11  
S31 4 S S25 AND S14  
S32 64 S MATT(2N)GOLUB  
S33 35 S S6 AND S32 AND S22  
S34 1 S S33 AND (S8 OR S9 OR S10 OR S11)

? s s6 and (electronic or virtual or online or internet)(w)(greeting)(w)(card or cards)

Processing

Stop request submitted

>>>P: Processing stopped

? S S6 AND ((ELECTRONIC OR VIRTUAL)(W)(GREETING)(W)(CARD OR CARDS))

Processing

Processing

Processing

Processing

93677633 S6

8947789 ELECTRONIC

1638992 VIRTUAL

218926 GREETING

3828424 CARD

2598199 CARDS

5296 (ELECTRONIC OR VIRTUAL)(W)GREETING(W)(CARD OR CARDS)

S35 4449 S S6 AND ((ELECTRONIC OR VIRTUAL)(W)(GREETING)(W)(CARD OR CARDS))

? s s35 and s14

4449 S35

7045503 S14

S36 1796 S S35 AND S14

? s s36 and s22

1796 S36

491 S22

S37 0 S S36 AND S22

? s s36 and s7

1796 S36

41070 S7

S38 4 S S36 AND S7

? t s38/free/all

>>>W: "FREE" is not a valid format name in file(s): 347-349

38/8/1 (Item 1 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

March 16, 2000

**Word Count:** 1542

**Company Names:** BANC ONE CORP; DEFAULT PROOF CREDIT CARD SYSTEM INC

**Industry Names:** Banking; Financial services; Payment cards

**Product Names:** Functions related to depository banking NEC (609900); Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product development; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

38/8/2 (Item 1 from file: 636)

Gale Group Newsletter DB(TM)

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04730631 Supplier Number: 61025614 (USE FORMAT 7 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers.**

March 16 , 2000

**Word Count:** 1599

**Publisher Name:** Faulkner & Gray, Inc.

**Industry Names:** BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation )

38/8/3 (Item 1 from file: 16)

Gale Group PROMT(R)

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07609786 Supplier Number: 61025614 (USE FORMAT 7 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers.**

March 16 , 2000

**Word Count:** 1599

**Publisher Name:** Faulkner & Gray, Inc.

**Industry Names:** BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation )

38/8/4 (Item 1 from file: 20)

Dialog Global Reporter

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17388838 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Nico to Offer Money Transfers via WU - Colombia**

June 22, 2001

**Word Count:** 203

**Company Names:** Western Union Capital Corp

**Descriptors:** Company News; Joint Ventures; Strategy

**Country Names/Codes:** United States of America (US) ; Colombia (CO )

**Regions:** Americas; North America; Pacific Rim; Latin America; South America

**Province/State:** Florida

**SIC Codes/Descriptions:** 2771 (Greeting Cards); 5961 (Catalog & Mail Order Houses)

**Naics Codes/Descriptions:** 511191 (Greeting Card Publishers); 45411 (Electronic Shopping & Mail-Order Houses)

? t s38/k/1

38/K/1 (Item 1 from file: 9)

Business & Industry(R)

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**ABSTRACT:**

...the service for applications such as sending money to a child at college or sending **gifts** to people that do not live near the **giver**. Bank One is working on some marketing partnerships to promote the service. An **electronic greeting card** stuffed with cash is a possibility. Businesses could also use the system to send rebates...

**TEXT:**

Companies such as **Western Union** for years have specialized in offering services to enable individuals to send money to someone...



...away at college and individuals looking to commemorate a birthday or graduation with a cash **gift**. Bank One executives also believe businesses will be attracted to the service to reduce the...

...the payment vehicle within the next few weeks. Some possibilities include a partnership with an **electronic greeting card** firm, which would allow consumers to e-mail electronic cards stuffed with electronic money, or...

...they choose to receive a check in the mail, Lehman says.

#### Rate Comparisons

By comparison, **Western Union**, which requires participants to visit **Western Union** sites, charges on a sliding scale to send funds and requires both the sender and recipient to visit a **Western**

**Union** office. Sending \$300, for example, costs \$29, while sending \$1,000 costs \$68.

A **Western Union** spokesperson says the Bank One initiative does not compete because **Western Union's** customers tend to be unbanked. **Western Union** later this year, however, plans to conduct a pilot in which individuals with bank accounts...

? ts38/7/1

38/7/1 (Item 1 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (THIS IS THE FULLTEXT)

#### **Banks Turn To Debit To Drive Fund Transfers**

( **Bank One** offers eMoneyMail; Web-based funds transfer service lets customers send money to other people via e-mail; **First Southern Bank** and **Default Proof Credit Card System** to issue debit cards via Web )

Bank Network News , v 18 , n 20 , p 1+

March 16, 2000

**Word Count:** 1542

#### **TEXT:**

Companies such as **Western Union** for years have specialized in offering services to enable individuals to send money to someone else. Now, a growing number of other organizations are rolling out competing funds-transfer products in which debit cards play a central role.

Chicago-based Bank One Corp., for example, earlier this month launched eMoneyMail, a World Wide Web site-based funds-transfer service that enables anyone with a U.S.-issued Visa debit or credit card or a U.S. checking account to send up to \$500 to another individual in the country using electronic mail.

In a separate announcement Feb. 29, Boca Raton, Fla.-based First Southern Bank announced the signing of a letter of intent with a Coral Gables, Fla.-based vendor to issue debit cards that individuals can load with up to \$5,000 from a Web site and send to someone else. Though other banks, including Cleveland-based KeyCorp, already issue prepaid debit cards sold from Web sites (BNN, 11/24/99), Default Proof Credit Card System Inc., which is working with First Southern, expects to receive a patent soon for a card-dispensing technology that can be incorporated into existing ATMs to make it faster and easier for senders to get prepaid debit cards into desired recipients' hands.

While Default Proof executives are confident their products will be successful, some observers believe Bank One, with its respected and recognized name, will have the greater chance of success between the two cash-exchanging initiatives. Other experts, though, are positive about DeFault Proof's chances, noting that cardless ATMs represent one of many efforts under way to add functionality to the cash-dispensing devices.

#### Target Audiences

In the Bank One initiative, the financial institution's targets include parents wanting to send money to their children away at college and individuals looking to commemorate a birthday or graduation with a cash **gift**. Bank One executives also believe businesses will be attracted to the service to reduce the cost to provide rebates to customers. Other potential users also could be Internet-based market-research firms that can offer to pay consumers a fee via e-mail for tasks such as filling out online surveys.

"We are targeting customers who traditionally use wire transfers as well as companies and businesses that need to send money to someone else," says Dean Lehman, Bank One senior vice president, new products and services. "We are offering a less expensive and more flexible service than the current rebate process that many businesses use, which is sending individuals a check in the mail."

Bank One says it will announce marketing partnerships for the payment vehicle within the next few weeks. Some possibilities include a partnership

with an **electronic greeting card** firm, which would allow consumers to e-mail electronic cards stuffed with electronic money, or charitable solicitations that will give benefactors the option of e-mailing donations to a favorite charity.

The bank charges senders of funds a \$1 fee per transaction. Recipients pay no fee if they choose to accept payment via a Visa card or through direct deposit to their bank account. They are charged a \$1 fee, however, if they choose to receive a check in the mail, Lehman says.

#### Rate Comparisons

By comparison, **Western Union**, which requires participants to visit **Western Union** sites, charges on a sliding scale to send funds and requires both the sender and recipient to visit a **Western Union** office. Sending \$300, for example, costs \$29, while sending \$1,000 costs \$68.

A **Western Union** spokesperson says the Bank One initiative does not compete because **Western Union's** customers tend to be unbanked. **Western Union** later this year, however, plans to conduct a pilot in which individuals with bank accounts will be able to send money to someone else using ATMs.

In that situation, the spokesperson says, individuals that use an ATM to send money will need to have a bank account. But recipients, who will be able to receive funds at ATMs using technology developed by Morris Plains, N.J.-based EDS Corp., will not need to have a bank account or a debit card.

To use the Bank One system, senders must visit a special Web site, [www.eMoneyMail.com](http://www.eMoneyMail.com). Once logged on, Bank One's server automatically secures the connection using 128-bit encryption, without the need for users to upgrade their browsers. Senders can pay for funds being sent using a Visa check card or a Visa credit card. They also can choose to supply bank-routing information from a personal check to have the funds deducted from their checking accounts. The general limit is \$500, though Bank One will raise the limit on a case-by-case basis, Lehman says.

The sender then specifies the recipient's e-mail address and an optional security prompt, such as a question, that the recipient must answer to proceed. A parent sending funds to a student at school, for example, might ask the recipient to type in his or her middle name.

When recipients open their e-mails, they click on an attachment with a link to the eMoneyMail site. Once at the site, recipients indicate a desired method for retrieving the funds being sent to them.

Recipients of fund transfers can supply a Visa debit card number or a bank-routing number from a check to have the funds deposited into their checking account, or they can provide a credit card number and have the funds applied to their card account. They also soon will be able to ask for a check to be sent in the mail.

Lehman says the bank is negotiating with MasterCard and expects eventually to be able to accept Mastercard payment cards as well. He says Visa played a role in developing the system, but declines to say whether Visa is offering a break on interchange to enable the bank accept payments from senders using Visa cards for only \$1.

"We do have a profitable model that shows we will make money," Lehman says, noting that Bank One is hoping to partner with other financial institutions to offer the service to their customers. "It's more about the future than immediate profitability. We see this as helping us to innovate and to keep us above the competition in the Internet world."

#### A Different Approach

First Southern Bank executives, meanwhile, are looking at their relationship with Default Proof as a way to capitalize on the growing prepaid card market. "The volume of cards will provide non-interest income for us, just like our consumer-based debit cards provide us with transaction fees," says R. Moyle Fritz, First Southern senior vice president and chief operating officer. "We believe their business plan has merit."

Under the Default Proof system, individuals will be able to buy prepaid debit cards by visiting a Web site, [www.ubuydebitcards.com](http://www.ubuydebitcards.com). Default Proof and First Southern executives decline to discuss specific details about how the system will operate, though discussions are under way with Reston, Va.-based Cybercash to oversee the security and transfer of funds.

#### Online Versus Offline

Vincent Cuervo, Default Proof chairman and CEO, says consumers will be charged 4% of the sale for cards loaded with up to \$1,000, 3% for loads from \$1,001 to \$3,000 and 2.5% for loads from \$3,001 to \$5,000. He says the eventual goal is to increase the limit to \$10,000.

While Cuervo says the cards likely will carry only MasterCard's Maestro and Cirrus online debit marks requiring personal identification numbers to initiate transactions, Fritz says a final decision has not yet been made.

"My gut feeling is that we're probably going to switch and go with a Mastercard-branded card even though it would be signature-based, and then push the PIN-based security option," he says. "If it's Maestro alone, that cuts down on the appeal because it's not as well known."

Fritz says he hopes to reach a formalized agreement by April 1. The goal is to launch the Web site in the second quarter.

Initially, the prepaid cards will be mailed to recipients, who do not have to live in the U.S. However, Default Proof has a patent pending on technology that will enable existing ATMs to be modified so that they can dispense prepaid debit cards, which would make it faster and easier for recipients to obtain cards sent by someone else.

## Market Demand?

Cuervo declines to discuss details about the cash-dispensing device, such as how the ATM will be activated without a card, until the company receives its patent.

A spokesperson for Carrollton, Texas-based Tidel Engineering Inc., the nation's fourth-leading ATM manufacturer, says there is a market for debit card-dispensing ATMs, but he is unsure how big. From an ATM manufacturer's perspective, he notes, one concern would be that the dispensing device be separate from the operation of the ATM itself so that if it breaks down the machine remains operational.

Peter Quadagno, a West Chester, Pa.-based consultant, says he believes the dispenser could be a viable product. "People have been looking for alternative ways to send money for a long time," he says. "This is just another indication of a product where someone is trying to exploit the intuitive appeal that ATMs have as a distribution channel to consumers."

Not all industry insiders are so positive about Default Proof's plans. Catherine Corby, senior vice president at Speer & Associates, an Atlanta-based consulting company, believes Bank One's chances for success are better.

While Bank One is a trusted name, she says relatively few consumers know Default Proof. "How is the consumer supposed to trust anyone there," Corby asks, referring to Default Proof. "But with Bank One, that's a name that people know and trust."

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Set	Items	Description
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S1	53	S AU=(KARAS, P? OR KARAS P? OR PETER(2N)KARAS)
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S2 135 S AU=(COWELL, J? OR COWELL P? OR JAMES(2N)COWELL)  
 S3 318 S AU=(YODER, J? OR YODER J? OR JAMES(2N)YODER)  
 S4 220 S AU=(GOLUB, M? OR GOLUB M? OR ((MATT OR MATHEW)(2N)GOLUB))  
 S5 94 S AU=(BAIG, A? OR BAIG A? OR AAMER(2N)BAIG)  
 S6 93677633 S PD<20011206  
 S7 41070 S WESTERN(W)UNION  
 S8 101629 S GREETING(W)CARD? ?  
 S9 14376 S ECARD OR ECARDS OR E(W)CARD OR E(W)CARDS OR E-CARD OR E-CARDS  
 S10 58837 S (SOCIAL OR EXPRESSION OR OCASION OR OCCASION OR HOLIDAY OR BIRTHDAY OR WEDDING)(2N)(CARD OR CARDS)  
 S11 2749 S VIRTUAL(W)(CARD OR CARDS)  
 S12 251 S S6 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S13 160 RD (unique items)  
 S14 7045503 S GIFT OR GIVER? ? OR GIVING OR GIFTS  
 S15 96 S S14 AND S13  
 S16 37948278 S PD<20001215 AND PD>19951215  
 S17 136 S S16 AND S7 AND (S8 OR S9 OR S10 OR S11)  
 S18 68 RD (unique items)  
 S19 0 S S68 AND S8  
 S20 49 S S18 AND S8  
 S21 49 RD (unique items)  
 S22 491 S MONEYZAP????  
 S23 5 S S16 AND S22 AND (S8 OR S9 OR S10 OR S11)  
 S24 0 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6 AND (S22 OR S8 OR S9 OR S10 OR S11) AND S14  
 S25 137 S (S1 OR S2 OR S3 OR S4 OR S5) AND S6  
 S26 0 S S25 AND S8  
 S27 0 S S25 AND S9  
 S28 12881 S 25 AND S10  
 S29 0 S S25 AND S10  
 S30 0 S S25 AND S11  
 S31 4 S S25 AND S14  
 S32 64 S MATT(2N)GOLUB  
 S33 35 S S6 AND S32 AND S22  
 S34 1 S S33 AND (S8 OR S9 OR S10 OR S11)

S35 4449 S S6 AND ((ELECTRONIC OR VIRTUAL)(W)(GREETING)(W)(CARD OR CARDS))

S36 1796 S S35 AND S14

S37 0 S S36 AND S22

S38 4 S S36 AND S7

? s bank(w)one

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12780293 BANK

57285169 ONE

S39 145196 S BANK(W)ONE

? s s35 and s39

4449 S35

145196 S39

S40 14 S S35 AND S39

? t s40/free/all

>>>W: "FREE" is not a valid format name in file(s): 347-349

40/8/1 (Item 1 from file: 9)

Business & Industry(R)

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02539362 Supplier Number: 24963192 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Webcertificates emerge as cards rewards**

August 23, 2001

**Word Count: 682**

**Company Names: MORGAN (JP) & CO INC**

**Industry Names:** Financial services; Payment cards

**Product Names:** Credit and debit cards (614200)

**Concept Terms:** All company; All market information; All product and service information; E-Commerce; Marketing campaign; Product introduction; Trends

**Marketing Terms:** All media; All product marketing; Internet; Sales promotion

**Brand Names:** i-Card

**Geographic Names:** North America (NOAX); United States (USA)

40/8/2 (Item 2 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

March 16, 2000

**Word Count:** 1542

**Company Names:** BANC ONE CORP; DEFAULT PROOF CREDIT CARD SYSTEM INC

**Industry Names:** Banking; Financial services; Payment cards

**Product Names:** Functions related to depository banking NEC (609900); Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product development; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

40/8/3 (Item 1 from file: 636)

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05122726 Supplier Number: 79960726 (USE FORMAT 7 FOR FULLTEXT)

**Webcertificates emerge as cards rewards. (MARKETING).**

August 23 , 2001

**Word Count:** 758

**Publisher Name:** Lafferty Publications Ltd.

**Product Names:** \*4811520 (Online Services)

**Industry Names:** BANK (Banking, Finance and Accounting); BUSN (Any type of business); INTL (Business, International )

**SIC Codes:** 4822 (Telegraph & other communications )

**NAICS Codes:** 514191 (On-Line Information Services )

40/8/4 (Item 2 from file: 636)

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04730631 Supplier Number: 61025614 (USE FORMAT 7 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers.**



March 16 , 2000

**Word Count:** 1599

**Publisher Name:** Faulkner & Gray, Inc.

**Industry Names:** BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation )

40/8/5 (Item 3 from file: 636)

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04612048 **Supplier Number:** 60520804 (USE FORMAT 7 FOR FULLTEXT)

### **BANK ONE EMONEY'S FUTURE.**

March 10 , 2000

**Word Count:** 119

**Publisher Name:** Faulkner & Gray, Inc.

**Company Names:** \*Bank One Corp.

**Industry Names:** BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )

**Ticker Symbols:** ONE

40/8/6 (Item 1 from file: 613)

PR Newswire

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00119165 19990602CGSUM (USE FORMAT 7 FOR FULLTEXT)

**PRNewswire Midwest Summary Wednesday, June 2 to 4 P.M. EST**

Wednesday , June 2, 1999 17:05 EDT

**Word Count:** 3,246

**Company Names:** LIMITED INC; ITI TECHNOLOGIES INC; APOGEE ENTERPRISES; CPI CORP; D AND K HEALTHCARE RESOURCES INC; MERCANTILE BANCORP INC; MERCANTILE BANCORPORATION INC; KNOWLEDGE ENTERPRISES INC; ST MARY; OSULLIVAN CORP; TRIDENT SECURITIES LTD; TRIDENT SECURITIES INC; INTENT INC; INTENT AB; MERRILL CORP; US SALES; OH INC; OH CO INC; CARLISLE CONSTRUCTION; CARLISLE CONSTRUCTION INC; ELECTRIC CITY; ASSOCIATED ESTATES REALTY CORP

**Geographic Names:** COLOMBIA; MICHIGAN; MINNESOTA; NEBRASKA; OHIO; USA; WISCONSIN; AMERICAS; LATIN AMERICA; SOUTH AMERICA; NORTH AMERICA

**Product Names:** INTERNET; JOINT VENTURES; MANAGEMENT CHANGES; MERGERS AND ACQUISITIONS; PACKAGE HOLIDAYS; COMMUNICATIONS TECHNOLOGIES; COMPUTERS; CORPORATE; COMPANY PROFILES; HOLIDAYS; TRAVEL AND TOURISM

**Event Names:** COMPANY PROFILES; CORPORATE FINANCIAL DATA; GOVERNMENT; JOINT VENTURES; LEGAL; MERGERS AND ACQUISITIONS; STOCKS AND SHARES

40/8/7 (Item 1 from file: 16)

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09167318 **Supplier Number: 79960726 (USE FORMAT 7 FOR FULLTEXT)**

**Webcertificates emerge as cards rewards. (MARKETING).**

August 23 , 2001

**Word Count: 758**

**Publisher Name: Lafferty Publications Ltd.**

**Product Names: \*4811520 (Online Services)**

**Industry Names: BANK (Banking, Finance and Accounting); BUSN (Any type of business); INTL (Business, International )**

**SIC Codes: 4822 (Telegraph & other communications )**

**NAICS Codes: 514191 (On-Line Information Services )**

40/8/8 (Item 2 from file: 16)

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07609786 **Supplier Number: 61025614 (USE FORMAT 7 FOR FULLTEXT)**

**Banks Turn To Debit To Drive Fund Transfers.**

March 16 , 2000

**Word Count: 1599**

**Publisher Name: Faulkner & Gray, Inc.**

**Industry Names: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation )**

40/8/9 (Item 3 from file: 16)

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07158363 **Supplier Number: 60520804 (USE FORMAT 7 FOR FULLTEXT)**

**BANK ONE EMONEY'S FUTURE.**

March 10 , 2000

**Word Count: 119**

**Publisher Name: Faulkner & Gray, Inc.**

**Company Names: \*Bank One Corp.**

**Event Names: \*240 (Marketing procedures )**

**Geographic Names: \*1USA (United States )**

**Product Names: \*6020008 (Bank Credit Cards)**

**Industry Names: BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )**

**SIC Codes: 6020 (Commercial Banks )**

**NAICS Codes: 52211 (Commercial Banking )**

**Ticker Symbols: ONE**

**Special Features: COMPANY**

**Advertising Codes: 57 New Products/Services; 55 Company Planning/Goals; 58 Licensing/Sales Agreements**

40/8/10 (Item 1 from file: 20)  
Dialog Global Reporter  
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19161305 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Webcertificates emerge as cards rewards**

August 23, 2001  
**Word Count: 697**  
**Company Names: Mastercard International Ltd**

40/8/14 (Item 1 from file: 570)  
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01870334 **Supplier Number: 60520804 (USE FORMAT 7 FOR FULLTEXT)**  
**BANK ONE EMONEY'S FUTURE.**

March 10 , 2000  
**Word Count: 119**  
**Publisher Name: Faulkner & Gray, Inc.**  
**Company Names: \*Bank One Corp.**  
**Event Names: \*240 (Marketing procedures )**  
**Geographic Names: \*1USA (United States )**  
**Product Names: \*6020008 (Bank Credit Cards)**  
**Industry Names: BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )**  
**SIC Codes: 6020 (Commercial Banks )**  
**Naics Codes: 52211 (Commercial Banking )**  
**Ticker Symbols: ONE**  
**Special Features: COMPANY**  
**Advertising Codes: 57 New Products/Services; 55 Company Planning/Goals; 58 Licensing/Sales Agreements**

>>>W: "FREE" is not a valid format name in file(s): 347-349

40/8/14 (Item 1 from file: 570)  
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01870334 **Supplier Number: 60520804 (USE FORMAT 7 FOR FULLTEXT)**  
**BANK ONE EMONEY'S FUTURE.**

March 10 , 2000  
**Word Count: 119**  
**Publisher Name: Faulkner & Gray, Inc.**  
**Company Names: \*Bank One Corp.**  
**Event Names: \*240 (Marketing procedures )**  
**Geographic Names: \*1USA (United States )**

**Product Names:** \*6020008 (Bank Credit Cards)

**Industry Names:** BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )

**SIC Codes:** 6020 (Commercial Banks )

**Naics Codes:** 52211 (Commercial Banking )

**Ticker Symbols:** ONE

**Special Features:** COMPANY

**Advertising Codes:** 57 New Products/Services; 55 Company Planning/Goals; 58 Licensing/Sales Agreements

>>>W: "FREE" is not a valid format name in file(s): 347-349

40/8/14 (Item 1 from file: 570)

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01870334 **Supplier Number:** 60520804 (USE FORMAT 7 FOR FULLTEXT)

**BANK ONE EMONEY'S FUTURE.**

March 10 , 2000

**Word Count:** 119

**Publisher Name:** Faulkner & Gray, Inc.

**Company Names:** \*Bank One Corp.

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*6020008 (Bank Credit Cards)

**Industry Names:** BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )

**SIC Codes:** 6020 (Commercial Banks )

**Naics Codes:** 52211 (Commercial Banking )

**Ticker Symbols:** ONE

**Special Features:** COMPANY

**Advertising Codes:** 57 New Products/Services; 55 Company Planning/Goals; 58 Licensing/Sales Agreements

>>>W: "FREE" is not a valid format name in file(s): 347-349

40/8/14 (Item 1 from file: 570)

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01870334 **Supplier Number:** 60520804 (USE FORMAT 7 FOR FULLTEXT)

**BANK ONE EMONEY'S FUTURE.**

March 10 , 2000

**Word Count:** 119

**Publisher Name:** Faulkner & Gray, Inc.

**Company Names:** \*Bank One Corp.

**Event Names:** \*240 (Marketing procedures )

**Geographic Names:** \*1USA (United States )

**Product Names:** \*6020008 (Bank Credit Cards)

**Industry Names:** BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )

**SIC Codes:** 6020 (Commercial Banks )

**Naics Codes:** 52211 (Commercial Banking )

**Ticker Symbols:** ONE

**Special Features:** COMPANY

**Advertising Codes:** 57 New Products/Services; 55 Company Planning/Goals; 58 Licensing/Sales Agreements

? t s40/7/14

40/7/14 (Item 1 from file: 570)

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01870334 **Supplier Number:** 60520804 (**THIS IS THE FULLTEXT**)

**BANK ONE EMONEY'S FUTURE.**

CardFAX , v 2000 , n 48 , p 2

March 10 , 2000

**Text:**

Promising widespread uses for its new eMoneyMail person-to-person credit card payment system, **Bank One** Corp. says it will announce marketing partnerships for the payment vehicle within the next few weeks. Some possibilities include a partnership with an **electronic greeting card** firm, which will allow consumers to email electronic cards stuffed with electronic money; or charitable solicitations that will give benefactors the option of e-mailing donations to an organization. EMoneyMail has applications in the business-to-consumer market as well, says **Bank One**. Two examples include rebate companies that can offer consumers the option of receiving their rebate via e-mail, and Internet-based market-research firms that can offer to pay consumers a fee via e-mail for tasks such as filling out online surveys.

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## Welcome to DialogLink - Version 5 Revolutionize the Way You Work!

### New on Dialog

#### Enhanced Derwent World Patents Index Now Available

The enhanced *Derwent World Patents Index*<sup>®</sup> (*DWPI*<sup>SM</sup>) (Files 350,351,352) is now available on Dialog. The improvements implemented in *DWPI* on Dialog further extend the database's rich content set and enhances overall functionality of the database.

In addition to distilled expert analysis reflected in *DWPI* expanded titles and abstracts, other enhancements include original patent filing details, multiple patent images, easy cut-and-paste patent family data, and much more.

The new templates include new features that will help you manage and distribute your *DWPI* search results in an attractive format.

Learn about all of the new *DWPI* enhancements and report templates at <http://www.dialog.com/dwpi>.

#### DialogLink 5 Release Notes

New features available in the latest release of DialogLink 5 (November 2005)

- Ability to resize images for easier incorporation into DialogLink Reports
- New settings allow users to be prompted to save Dialog search sessions in the format of their choice (Microsoft Word, RTF, PDF, HTML, or TEXT)
- Ability to set up Dialog Alerts by Chemical Structures and the addition of Index Chemicus as a structure searchable database
- Support for connections to STN Germany and STN Japan services

Show Preferences for details

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\*\*\* ANNOUNCEMENTS \*\*\*

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NEW FILES RELEASED

\*\*\*BIOSIS Previews Archive (File 552)  
\*\*\*BIOSIS Previews 1969-2007 (File 525)  
\*\*\*Engineering Index Backfile (File 988)  
\*\*\*Trademarkscan - South Korea (File 655)

RESUMED UPDATING

\*\*\*File 141, Reader's Guide Abstracts

\*\*\*

RELOADS COMPLETED

\*\*\*File 5, BIOSIS Previews - archival data added  
\*\*\*Files 340, 341 & 942, CLAIMS/U.S. Patents - 2006 reload now online

\*\*\*

DATABASES REMOVED

Chemical Structure Searching now available in Prous Science Drug  
Data Report (F452), Prous Science Drugs of the Future (F453),  
IMS R&D Focus (F445/955), Pharmaprojects (F128/928), Beilstein  
Facts (F390), Derwent Chemistry Resource (F355) and Index Chemicus  
(File 302).

\*\*\*

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65, 2, 474, 475, 99, 256, 348, 349, 347, 635, 570, PAPERSMJ, PAPERSEU, 47

[File 15] ABI/Inform(R) 1971-2007/Apr 25  
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2007/Apr 25  
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[File 610] **Business Wire** 1999-2007/Apr 26  
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[File 476] **Financial Times Fulltext** 1982-2007/Apr 26  
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[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Apr 24  
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[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Apr 20  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Apr 25  
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(c) 2007 Institution of Electrical Engineers. All rights reserved.

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[File 475] **Wall Street Journal Abs** 1973-2007/Apr 26  
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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Mar  
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[File 349] **PCT FULLTEXT** 1979-2007/UB=20070419UT=20070312  
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[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)  
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[File 703] **USA Today** 1989-2007/Apr 25  
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[File 704] **(Portland)The Oregonian** 1989-2007/Apr 24  
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[File 713] **Atlanta J/Const.** 1989-2007/Apr 26  
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[File 711] **Independent(London)** Sep 1988-2006/Dec 12  
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[File 757] **Mirror Publications/Independent Newspapers** 2000-2007/Apr 26  
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? s emoneymail or emoneymail.com or emoneymail(w)com

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324 EMONEYMAIL  
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82425367 S2

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S4 13 S S1 AND S2 AND S3

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>>>W: Duplicate detection is not supported for File 348.

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Records from unsupported files will be retained in the RD set.

S5 5 RD (UNIQUE ITEMS)

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>>>W: "FREE" is not a valid format name in file(s): 347-349

5/8/1 (Item 1 from file: 9)

Business & Industry(R)

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02189172 Supplier Number: 25720465 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**You've Got Money!**

June 2000

**Word Count: 1909**

**Company Names:** BANK OF AMERICA CORP; BILLPOINT INC (EBAY INC); CHECKFREE HOLDINGS CORP; FLEETBOSTON FINANCIAL CORP; PAYPAL COM; TRADESAFE COM

**Industry Names:** Applications software; Banking; Financial services; Payment cards; Software

**Product Names:** National and state commercial banks (602000); Functions related to depository banking NEC (609900); Financial software packages (737268); Credit card and check services (738942)

**Concept Terms:** All company; All market information; All product and service information; E-Commerce; Joint venture; Product development; Users

**Geographic Names:** North America (NOAX); United States (USA)

5/8/2 (Item 2 from file: 9)

Business & Industry(R)

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02109112 Supplier Number: 25633844 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

March 16, 2000

**Word Count: 1542**

**Company Names:** BANC ONE CORP; DEFAULT PROOF CREDIT CARD SYSTEM INC

**Industry Names:** Banking; Financial services; Payment cards

**Product Names:** Functions related to depository banking NEC (609900); Credit and debit cards (614200)

**Concept Terms:** All company; All product and service information; E-Commerce; Product development; Product introduction

**Geographic Names:** North America (NOAX); United States (USA)

5/8/3 (Item 1 from file: 275)

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02445963 Supplier Number: 65650581 (Use Format 7 Or 9 For FULL TEXT)

**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE IT?(micropayments)(Company Business and Marketing)**

Oct 1, 2000

**Word Count: 3731 Line Count: 00286**

**Company Names:** Napster Inc.--Cases  
**Geographic Codes/Names:** 1USA United States  
**Descriptors:** Company legal issue; Online music trading; Lawsuit/litigation  
**Event Codes/Names:** 980 Legal issues & crime  
**Product/Industry Names:** 4811520 (Online Services); 8616000 (Trade Associations); 3652001 (Consumer Audio Recordings)  
**SIC Codes:** 4822 Telegraph & other communications; 8611 Business associations; 3652 Prerecorded records and tapes  
**NAICS Codes:** 514191 On-Line Information Services; 81391 Business Associations; 51222 Integrated Record Production/Distribution  
**File Segment:** CD File 275

5/8/4 (Item 1 from file: 636)  
Gale Group Newsletter DB(TM)  
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04682149 **Supplier Number:** 62524379 (USE FORMAT 7 FOR FULLTEXT)

**You've Got Money!**  
June , 2000  
**Word Count:** 1960  
**Publisher Name:** American Banker-Bond Buyer  
**Company Names:** \*Mambo.com  
**Industry Names:** BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation )

5/8/5 (Item 2 from file: 636)  
Gale Group Newsletter DB(TM)  
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04612048 **Supplier Number:** 60520804 (USE FORMAT 7 FOR FULLTEXT)

**BANK ONE EMONEY'S FUTURE.**  
March 10 , 2000  
**Word Count:** 119  
**Publisher Name:** Faulkner & Gray, Inc.  
**Company Names:** \*Bank One Corp.  
**Industry Names:** BUSN (Any type of business); TRAN (Transportation, Distribution and Purchasing )  
**Ticker Symbols:** ONE

? t s5/7/all

5/7/1 (Item 1 from file: 9)  
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02189172 Supplier Number: 25720465 (THIS IS THE FULLTEXT)

**You've Got Money!**

**( Market for person-to-person online payments is growing, with PayPal reaching over 1 mil users; banks take different approaches by aligning with online payment vendors )**

Bank Technology News , v 13 , n 6 , p 1

June 2000

**Word Count: 1909**

**TEXT:**

By Renee Wijnen

The next "next big thing" in ecommerce could be person-to-person payment. And banks and tech vendors are scrambling to gear up for it.

While the complexities of electronic bill presentment and payment have painstakingly been ironed out over almost two decades, a form of online payment born yesterday is already helping consumers whiz money back and forth to each other at Internet speed. It's called email.

Practically unheard of a year ago, email payment, also known as person-to-person online payment, has already cropped up on company Web sites in industries ranging from banking to invitations. At least half a dozen proprietary versions of the technology have also been brought to market.

What's more, it appears to be a hit among consumers, as well. Email payment service provider PayPal, Palo Alto, CA, announced in early April that it had already passed the 1 million customer mark. While part of the growth comes as a result of its February merger with Silicon Valley rival X.com, the numbers are still astounding. Such explosive growth is especially noteworthy, notes GartnerGroup analyst Avivah Litan, given that PayPal, at only seven months old, is the elder of the two chief email payment services.

"One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic."

Although person-to-person payment models vary, the basic premise is that a consumer registers with an email payment company by providing either a credit card or a bank account number. With PayPal's product, a customer registers for an account, in which money can be stored online. When an

accountholder wants to send money to someone else, he simply fills out an email form with the fund recipient's email address, the amount that's being sent and an explanatory note, and then clicks the "send" button. If the accountholder doesn't have enough money in his online account, the balance is deducted from the credit card or bank account provided during the initial registration.

On the receiving end of the payment, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form attached to the payment to access the money already waiting in a PayPal account in the receiver's name. To withdraw money from the PayPal account, a consumer may provide the number of the bank account to which he would like the money moved, or have a check mailed out.

The simplicity of PayPal's model, bolstered by an email marketing incentive program, has helped fuel the company's growth. Initially, PayPal gave consumers \$20 for signing up and an additional \$20 for each person they referred who signed up. So if a customer sent a non-member \$50, the receiver would find \$70 in his account upon registering—\$50 from the person who sent him money and a \$20 registration bonus from PayPal. Meanwhile, the one who sent the money would be credited \$20 for referring a new customer. The signup and referral bonuses have since been scaled back to \$5 each as growth has exploded.

PayPal charges no fees for its services. The company's revenues derive from the "float," or interest, that collects on the money customers leave in their online accounts. By contrast, most other payment companies make money by charging a per-transaction fee to a customers' credit card or bank account.

On the back end, person-to-person online payment looks a lot like a shared merchant account. Businesses readily establish merchant accounts to process credit card transactions, but for individuals who would like to receive occasional credit card payments, establishing a merchant account would be cumbersome. In person-to-person payment, the customers of an email payment company are essentially treated as shared owners of a joint merchant account, allowing them to reap the benefits of accepting credit card payments, while sharing the costs.

It's this ability to accept credit card payments cheaply and easily that has made the method particularly popular on consumer-to-consumer auction sites such as eBay, where buyers and sellers initially faced more awkward payment processes, such as sending money orders or waiting for personal checks to clear before completing transactions.

"Person-to-person payment has been driven by online auctions," says Paul Jamieson, senior analyst of banking and payment systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast method of settling auction transactions."

PayPal claims that one in four eBay auction items is paid for through its



service. Spurred by the growing popularity of email payment among consumers, eBay has invested in a payment system of its own. In May 1999, the company acquired Billpoint Inc.; this past March, it sold a 35% stake in the payment engine to Wells Fargo & Co., San Francisco.

Although eBay won't exclude the use of other person-to-person payment services on its site, it's hoping that its investment will make Billpoint the preferred service among auction customers. "The fundamental way we're moving money is the same. What's different is how the process is showing up on the Web site," says Billpoint Director of Marketing Ann Ruckstuhl in describing the changes to the service after the eBay acquisition. "If you are a seller and you put up a lamp for sale, Billpoint became an additional box you can check for payment method."

In addition to key placements on Billpoint's Web site, eBay is using its understanding of the auction community to customize the payment service for different types of sellers. For example, sellers with error-free records who sell more than \$1,000 worth of goods a month on the site are paid faster, Ruckstuhl says.

For Wells Fargo, buying into Billpoint means generating merchant account processing fees and valuable co-branding opportunities through eBay. Furthermore, person-to-person online payment presented a way to divert business lucrative credit card portfolio. "We are expanding the credit card environment. We are replacing checks and money orders," says Michelle Banaugh, senior vice president for ecommerce and Internet payments at Wells.

The bank also sees opportunities in eventually offering the payment service

to start-up businesses that are not yet ready to set up merchant accounts, she adds.

Other banks have rushed to form partnerships with payment vendors as well. In March, FleetBoston Financial Corp., Boston, allied with Providence, RI-based Tradesafe.com, and in April, Bank of America Corp., Charlotte, NC, announced a person-to-person payment agreement with electronic bill payment and presentment leader CheckFree Holdings Corp., Norcross, GA.

FleetBoston and Tradesafe.com refer to the model they are supporting as a party-to-party payment model, and stress that beyond consumer-to-consumer auctions they see a variety of opportunities in the B2B and B2C arena. "One of the biggest growth opportunities is in small business and personal Web sites," says Ken Pereira, president and chief executive officer of Tradesafe.com. "You can put up a Web site, and we can come in and 'ecommercize' it and allow you to do business on it."

One of the next development goals is to enable the service to process higher dollar amount transactions. Right now, Tradesafe.com pays sellers immediately for transactions under \$1,200, but for larger purchases it holds the buyer's money in an escrow-type arrangement until the product is delivered.

The different versions and goals of the existing email payment models in the marketplace today underscore the ambiguity over what role email payment will eventually play. Bank One Corp., Chicago, chose not to partner with an existing vendor when it began developing **eMoneyMail**, launched in March. The service, currently available on Bank One's Web site, was designed and developed exclusively in-house.

Furthermore, unlike other financial institutions, Bank One is making a point of gearing the service strictly to consumers, rather than pitching it to businesses as well. The reason? Competition. "We really want to stay in the person-to-person space," says Dean Lehman, senior vice president of marketing with Bank One. "We don't want to compete with MasterCard or Visa. If an online merchant comes to us who is interested in using the product, we will tell them we think they are better off with MasterCard or Visa."

Lehman goes as far as saying the bank will monitor customer usage and might suggest that a customer switch to a MasterCard or Visa processing account if the payment transaction volume indicates the user is using the service for business purposes.

In addition to use in e-auctions, Bank One sees more practical applications for **eMoneyMail**, such as sending money to kids at college, birthdays and classifieds. If the bank were to expand the service into the business arena, it would be for enterprises like a **greeting** card company, which could enable customers to send money in ecards, or a rebate processor, which could send e-rebates to customers instead of paper checks. The bank plans to offer the service to other Web sites, including to other banks to re-brand as their own.

GartnerGroup's Litan notes that the new payment method represents potential competition for electronic billing vendors. For example, drawing on the banking expertise of merger partner X.com, PayPal is now considering whether to offer bill-pay as an added service for its rapidly growing customer base.

CheckFree is quickly jumping into the email payments scene. The company says it has designed an email payment based on direct deposit, which would require customers to supply bank account numbers to enroll in the program. The danger of a direct deposit email payment system is that cautious customers might be reluctant to enter a bank account number over the Web.

"I know there is some concern about providing your bank account number online, but products in the marketplace today show that consumers are getting over those fears," says Tim Renshaw, product manager of person-to-person products and payment at CheckFree. The vendor is working on a new version that will allow transmittal of credit card payments.

The person-to-person service will be launched only through partners, including Bank of America and the U.S. Postal Service. BofA plans to kick off its service by year's end; the USPS has not announced a launch date.

Another feature CheckFree is developing for future versions of the product is real-time money transfer. Its initial email payment system will have a three-day lag time in transferring money from one bank to another. However, Renshaw says that some systems that claim to have instant payment actually have a several day delay in withdrawing money from online accounts.

The new person-to-person package is distinguished from CheckFree's existing "Pay Everyone" electronic bill payment service in that the entire person-to-person payment process is electronic. With Pay Everyone, consumers enter the information of individuals to whom they want to send checks and to authorize online payment, but on the back end a check is still cut and mailed.

Beyond auctions and away from public partnerships with banks, Mambo.com Inc., an event planning and invitation company in Menlo Park, CA, saw potential in tying an email payment service directly to its product. That's why it has developed its own in-house payment service.

"We believe that as a service, person-to-person payments work best when they are contextually integrated," says Greg Richards, Mambo's vice president of strategy and co-founder. The company tested the idea with consumers who use its invitation service and found that it was a good fit. Mambo users send invitations for sports events, concert tickets, going-away parties, or other activities that include payment or money exchanges.

The service is free, and the company collects float and Web advertising revenues.

"If we start developing a financial relationship with customers, if we are

helping plan events that cost money, there are larger marketing possibilities," Richards says. We can capture information about events planning and the costs associated with it. We can develop financial relationships."

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5/7/2 (Item 2 from file: 9)

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02109112 Supplier Number: 25633844 (THIS IS THE FULLTEXT)

**Banks Turn To Debit To Drive Fund Transfers**

**( Bank One offers eMoneyMail; Web-based funds transfer service lets customers send money to other people via e-mail; First Southern Bank and Default Proof Credit Card System to issue debit cards via Web )**

Bank Network News , v 18 , n 20 , p 1+

March 16, 2000

**Word Count:** 1542

**TEXT:**

Companies such as Western Union for years have specialized in offering services to enable individuals to send money to someone else. Now, a growing number of other organizations are rolling out competing funds-transfer products in which debit cards play a central role.

Chicago-based Bank One Corp., for example, earlier this month launched **eMoneyMail**, a World Wide Web site-based funds-transfer service that enables anyone with a U.S.-issued Visa debit or credit card or a U.S. checking account to send up to \$500 to another individual in the country using electronic mail.

In a separate announcement Feb. 29, Boca Raton, Fla.-based First Southern Bank announced the signing of a letter of intent with a Coral Gables, Fla.-based vendor to issue debit cards that individuals can load with up to \$5,000 from a Web site and send to someone else. Though other banks, including Cleveland-based KeyCorp, already issue prepaid debit cards sold from Web sites (BNN, 11/24/99), Default Proof Credit Card System Inc., which is working with First Southern, expects to receive a patent soon for a card-dispensing technology that can be incorporated into existing ATMs to make it faster and easier for senders to get prepaid debit cards into desired recipients' hands.

While Default Proof executives are confident their products will be successful, some observers believe Bank One, with its respected and recognized name, will have the greater chance of success between the two cash-exchanging initiatives. Other experts, though, are positive about DeFault Proof's chances, noting that cardless ATMs represent one of many efforts under way to add functionality to the cash-dispensing devices.

Target Audiences

In the Bank One initiative, the financial institution's targets include parents wanting to send money to their children away at college and individuals looking to commemorate a birthday or graduation with a cash gift. Bank One executives also believe businesses will be attracted to the service to reduce the cost to provide rebates to customers. Other potential users also could be Internet-based market-research firms that can offer to pay consumers a fee via e-mail for tasks such as filling out online surveys.

"We are targeting customers who traditionally use wire transfers as well as companies and businesses that need to send money to someone else," says Dean Lehman, Bank One senior vice president, new products and services. "We are offering a less expensive and more flexible service than the current rebate process that many businesses use, which is sending individuals a check in the mail."

Bank One says it will announce marketing partnerships for the payment vehicle within the next few weeks. Some possibilities include a partnership with an electronic **greeting** card firm, which would allow consumers to e-mail electronic cards stuffed with electronic money, or charitable solicitations that will give benefactors the option of e-mailing donations to a favorite charity.

The bank charges senders of funds a \$1 fee per transaction. Recipients pay no fee if they choose to accept payment via a Visa card or through direct deposit to their bank account. They are charged a \$1 fee, however, if they choose to receive a check in the mail, Lehman says.

#### Rate Comparisons

By comparison, Western Union, which requires participants to visit Western Union sites, charges on a sliding scale to send funds and requires both the

sender and recipient to visit a Western Union office. Sending \$300, for example, costs \$29, while sending \$1,000 costs \$68.

A Western Union spokesperson says the Bank One initiative does not compete because Western Union's customers tend to be unbanked. Western Union later this year, however, plans to conduct a pilot in which individuals with bank accounts will be able to send money to someone else using ATMs.

In that situation, the spokesperson says, individuals that use an ATM to send money will need to have a bank account. But recipients, who will be able to receive funds at ATMs using technology developed by Morris Plains, N.J.-based EDS Corp., will not need to have a bank account or a debit card.

To use the Bank One system, senders must visit a special Web site, [www.eMoneyMail.com](http://www.eMoneyMail.com). Once logged on, Bank One's server automatically secures the connection using 128-bit encryption, without the need for users to upgrade their browsers. Senders can pay for funds being

sent using a Visa check card or a Visa credit card. They also can choose to supply bank-routing information from a personal check to have the funds deducted from their checking accounts. The general limit is \$500, though Bank One will raise the limit on a case-by-case basis, Lehman says.

The sender then specifies the recipient's e-mail address and an optional security prompt, such as a question, that the recipient must answer to proceed. A parent sending funds to a student at school, for example, might ask the recipient to type in his or her middle name.

When recipients open their e-mails, they click on an attachment with a link to the **eMoneyMail** site. Once at the site, recipients indicate a desired method for retrieving the funds being sent to them.

Recipients of fund transfers can supply a Visa debit card number or a bank-routing number from a check to have the funds deposited into their checking account, or they can provide a credit card number and have the funds applied to their card account. They also soon will be able to ask for a check to be sent in the mail.

Lehman says the bank is negotiating with MasterCard and expects eventually to be able to accept Mastercard payment cards as well. He says Visa played a role in developing the system, but declines to say whether Visa is offering a break on interchange to enable the bank accept payments from senders using Visa cards for only \$1.

"We do have a profitable model that shows we will make money," Lehman says, noting that Bank One is hoping to partner with other financial institutions to offer the service to their customers. "It's more about the future than immediate profitability. We see this as helping us to innovate and to keep us above the competition in the Internet world."

#### A Different Approach

First Southern Bank executives, meanwhile, are looking at their relationship with Default Proof as a way to capitalize on the growing prepaid card market. "The volume of cards will provide non-interest income for us, just like our consumer-based debit cards provide us with transaction fees," says R. Moyle Fritz, First Southern senior vice president and chief operating officer. "We believe their business plan has merit."

Under the Default Proof system, individuals will be able to buy prepaid debit cards by visiting a Web site, [www.ubuydebitcards.com](http://www.ubuydebitcards.com). Default Proof and First Southern executives decline to discuss specific details about how the system will operate, though discussions are under way with Reston, Va.-based Cybercash to oversee the security and transfer of funds.

#### Online Versus Offline

Vincent Cuervo, Default Proof chairman and CEO, says consumers will be charged 4% of the sale for cards loaded with up to \$1,000, 3% for loads from \$1,001 to \$3,000 and 2.5% for loads from \$3,001 to \$5,000. He says the eventual goal is to increase the limit to \$10,000.

While Cuervo says the cards likely will carry only MasterCard's Maestro and Cirrus online debit marks requiring personal identification numbers to initiate transactions, Fritz says a final decision has not yet been made. "My gut feeling is that we're probably going to switch and go with a Mastercard-branded card even though it would be signature-based, and then push the PIN-based security option," he says. "If it's Maestro alone, that cuts down on the appeal because it's not as well known."

Fritz says he hopes to reach a formalized agreement by April 1. The goal is to launch the Web site in the second quarter.

Initially, the prepaid cards will be mailed to recipients, who do not have to live in the U.S. However, Default Proof has a patent pending on technology that will enable existing ATMs to be modified so that they can dispense prepaid debit cards, which would make it faster and easier for recipients to obtain cards sent by someone else.

#### Market Demand?

Cuervo declines to discuss details about the cash-dispensing device, such as how the ATM will be activated without a card, until the company receives its patent.

A spokesperson for Carrollton, Texas-based Tidel Engineering Inc., the nation's fourth-leading ATM manufacturer, says there is a market for debit card-dispensing ATMs, but he is unsure how big. From an ATM manufacturer's perspective, he notes, one concern would be that the dispensing device be separate from the operation of the ATM itself so that if it breaks down the machine remains operational.

Peter Quadagno, a West Chester, Pa.-based consultant, says he believes the dispenser could be a viable product. "People have been looking for alternative ways to send money for a long time," he says. "This is just another indication of a product where someone is trying to exploit the intuitive appeal that ATMs have as a distribution channel to consumers."

Not all industry insiders are so positive about Default Proof's plans. Catherine Corby, senior vice president at Speer & Associates, an Atlanta-based consulting company, believes Bank One's chances for success are better.

While Bank One is a trusted name, she says relatively few consumers know Default Proof. "How is the consumer supposed to trust anyone there," Corby asks, referring to Default Proof. "But with Bank One, that's a name that people know and trust."

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5/7/3 (Item 1 from file: 275)

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**THE TECHNOLOGY'S HERE -- BUT ARE NET BUSINESSES READY TO USE  
IT?(micropayments)(Company Business and Marketing)**

CAULFIELD, BRIAN

Internet World , 6 , 19 , 52

Oct 1 , 2000

**Text:**

NAPSTER IS ON THE EDGE OF SOMETHING HUGE. BUT what's stopping it isn't the Recording Industry Association of America. Or the federal judge who ordered Napster's site shut down. Or the Digital Millennium Copyright Act.

The real challenge for the hugely popular music sharing service is to find a way to make money. Without that, it won't matter whether the RIAA and the legal system will deign to let it continue operating. If it's ever going to be viable, Napster will need a way to generate some serious cash--possibly pennies or nickels at a time--to buy off the artists whose music is traded on its system.

That's the tantalizing opportunity for every business that provides content, utilities, or services online. Everyone wants their MP3s, but there just isn't yet an easy way to send small change to an artist or a record company for a track you downloaded from the hard drive of some college student. Nifty utilities, such as the Blue Mountain Arts **greeting** card service, attract plenty of eyeballs, but almost no revenue. For many of those who create content--whether it be software or music--the Internet has been all give and no get, and it's really starting to tick them off. Just ask Metallica.

X.com CEO Elon Musk has seen this kind of problem before. By last year, the explosive growth of online auctions had created an enormous need for bidders to get money quickly to buyers so they could receive their goods. Merchant accounts to accept credit cards were too costly; checks took too long. X.com and then-rival PayPal solved that problem by allowing



users to effectively e-mail money to one another. The two companies have merged, and X.com's PayPal service is now the most popular way to pay on eBay, having signed up more than 3 million accounts to date.

The big opportunity is no longer just in enabling online auctions, Musk says, but in bridging the gap between the speed and efficiency of the Internet and the slow traditional ways of processing payments. Individuals want to be able to buy things from other individuals, but they also want to be able to pay the online and offline stores, content providers, and utilities they patronize. In turn, businesses need to be able to exchange money more readily with one another. Finally, businesses want cheaper ways to distribute money to consumers through rebates, affiliate programs, and incentive plans.

For Musk, it's a no-brainer that systems like PayPal and its competitors will spread the use of micropayments across the Net. The Net is about information, after all--everything from stock research and product reviews to images, music, and software--which people presumably will be willing to pay for once site operators can harness the new payments technology and determine whether to charge 95 cents or \$3.95 for a Top 40 single.

Content "marketplaces," such as Epinions, which pays authors from 1 to 3 cents for every page view their reviews generate, are already up and running. Epinions pays reviewers with checks, but the company's CEO, Nirav Tolia, says he's already shopping around for an electronic payments partner able to speed up that process, just as X.com's PayPal has sped up the pace of commerce at eBay.

A survey completed in July by Gartner, a market research firm, found that 43 percent of online merchants were ready to ignore the old axiom

about Net consumers wanting everything for free and would be interested in selling low-cost goods and content if they had a more efficient payment mechanism. "They're perfect for digital content, because you get paid immediately," Avivah Litan, Gartner's research director for payment systems, says of systems like PayPal. "I have always thought it was the perfect micropayment solution."

Regardless of which payment player wins--and Musk has plenty of competitors (see "Other Players," opposite page)--the results for online ventures will be the same: lower costs that will allow smaller, more convenient transactions. "The Internet is all about removing barriers and inefficiencies," says James Van Dyke, a senior analyst at Jupiter Communications.

The credit card associations, such as Visa and MasterCard, are not standing idly by and watching the upstarts charge into the market. They are Internet-enabling their decades-old payment systems and product lineups. Visa USA is both overhauling its back-end systems, by putting an IP interface onto the existing payment system, and creating new payment products for its member banks--including products like Visa Buxx, which lets parents load a card with money online and track their child's expenditures over the Net. Jim McCarthy, senior vice president for member and merchant sales at eVisa--the part of Visa USA charged with helping the company develop and market Internet-linked payment products--says he sees his company taking advantage of the Internet to increase the traffic on its

systems, lowering the cost per transaction.

Art Kranzley, MasterCard's senior vice president of electronic commerce and emerging technologies, says he sees large banks, such as Citibank, aggregating small transactions to provide their customers with new services that tide on top of the infrastructure provided by MasterCard. He points to E-Z Pass, a system for electronically collecting tolls from motorists, as an example of how this works today. Small payments are charged to the account, which are aggregated into a larger sum, which finally appears on a consumer's credit card bill, letting him or her know just how many quarters were spent.

We're still a very long way from collecting such tolls on the Information Superhighway, though. Kranzley says it will be years before small payments amount to a significant piece, in terms of dollars, on MasterCard's system.

Usability expert Jakob Nielsen is also enthusiastic about the potential for micropayments; but he's still waiting for systems that let people tell their computers how much they're willing to spend, and then allow the computer to automatically buy the desired content for just a few cents, which is his definition of a micropayment. "If you are in the living room, you don't think about turning on the lamp," he says. "You just do it, and every month you get a bill that you hope is reasonably fair, and you pay it." Nielsen expects that a similar payment model may begin to emerge next year.

X.com and its rivals haven't yet achieved the simplicity of flicking a light switch yet, but they've made big strides in developing systems that are easy to use. PayPal sucks in new users whenever an existing user sends them a payment along with instructions on how to sign up to retrieve the money waiting for them in the system. "It is a very straightforward, very viral method of growth," Musk says.

That's the quality that has helped the new payment systems catch on where other Internet-era payment schemes, such as digital wallets, continue to face challenges. The idea behind them was that a consumer would either download software to his or her machine or sign up for a "server-side" wallet at a merchant that would keep the personal information or even digital cash, stored safely, and that it would make shopping safer and more convenient. "Wallets have never really taken off because of the issue of merchant enrollment," says Jupiter's Van Dyke. "They need to go out and sign up a merchant."

With PayPal, a merchant doesn't need any special software. All it needs to do is provide a bank account number to which it can sweep money from Paypal purchases through an electronic funds transfer.

Another advantage that the new payment systems have is cost. Right now, credit card transactions can cost merchants up to 3 percent of an item's sale price, not including a small fixed cost per transaction. By contrast, because X.com brings transactions between its users onto its internal systems, it can process transactions at a cost as low as a hundredth of a cent. This not only allows X.com to move money cheaply between individuals, it also enables the company to offer credit card processing for its participating merchants, and to subsidize those transactions so that the merchant's cost is only 1.9 percent per transaction.

This benefit to merchants has caused some observers to argue that

X.com is competing with the credit card industry. But Musk says emphatically that X.com does not. "We see it as complementary," he says. "I don't think we're a huge threat to the credit card system."

Those at the credit card companies, though, aren't always so sure. "It depends on the day you ask me," says eVisa's McCarthy when asked if X.com is a competitor. "If you are funding with a checking account and allowing someone to pay where they see the PayPal symbol, it is absolutely a competitor," he says. In other cases, though--especially when and where the new upstarts use the credit card systems to facilitate payments, and play by the credit card industry's rules--they are not competing, McCarthy says. "You can slice this thing any number of ways," he says.

Even if they are competitors to credit card companies, PayPal and its peers certainly are not a major threat right now. Gartner's Litan points out that 93 percent of all online transactions are now made using credit cards, and PayPal has not managed to get itself accepted as a payment option at many big online merchants. It also does not yet integrate well with online catalogs and shopping carts, Litan says.

PayPal also has the challenge of creating the kind of reputation for security that credit cards have established with consumers. X.com is working to verify users by asking them to prove they have a bank account; it knows those customers are legit because they've had to prove their identity to open a bank account in the first place.

Despite such concerns, Litan remains bullish on X.com and others. "This could be a whole new way of paying on the Internet."

Even if the upstarts fail, organizations like Citigroup, Wells Fargo, AOL, and Yahoo (with Yahoo PayDirect) are all offering new online payment services. Jupiter's Van Dyke says he's tracking roughly a dozen players providing small person-to-person payments, and that doesn't even include companies like Qpass or Amazon's payment service, he says, that allow users to make credit card payments to merchants in amounts that are too small to be efficient using the traditional system. Van Dyke sees the person to person online payments category dominated today by X.com, followed by Billpoint and then all the others. In order to get momentum, the smaller ventures will need to find another killer application, just as X.com's PayPal found its killer app in making auctions more efficient.

Van Dyke says music distribution could be the next place where the new payment systems break through. "In spite of what the RIAA says, there are people out there trying to figure out how to make money at it," Van Dyke says.

Dynamic Transactions, for example, is a startup that has grafted micropayment functionality onto the Gnutella file-swapping software. The idea is to allow users to pay other users for downloads, though the system can't yet get payments back to copyright-holders if a file is downloaded from a third party. The company's CEO, David Beckwith, says Dynamic Transactions will likely need the help of a digital rights management company to go that far. Interestingly enough, the company's investors include Hummer Winblad, the San Francisco VC firm that is also a big investor in Napster. Another Silicon Valley venture, Lightshare, is still more concept than company, but promises to marry a Napster-like content distribution system with a way to get payments back to copyright holders (see "Pennies + (C) Protection," page 58).

Traditional content providers such as newspapers and

novelists--Stephen King is a prominent example among the latter--are already accepting small payments from online readers of their work. Chase Franklin, CEO of Qpass, a Seattle company that provides a service enabling companies to accept credit card payments for small amounts, says advertising clearly cannot support all the content providers, so many--including. The New York Times, The Wall Street Journal, and Morningstar--are using Qpass to boost revenues. The Wall Street Journal's online edition has even borrowed a business model from its newsstand edition, using Qpass to give readers access to its content in 24-hour chunks for 75 cents.

Matt Gillin, CEO and co-founder of another payment service, eCount, sees an opportunity for companies to establish closer relationships with users once they can more easily exchange small payments with them. ECount, which claimed to have 400,000 users as of early August, encourages affiliate and incentive programs to set up co-branded or private-label online payment accounts, rather than mail out checks for small amounts of money.

X.com's Musk, meanwhile, already has more than 40 deals with companies using its system to distribute affiliate payments. "It is so much more efficient than mailing out checks," he says, citing processing costs that can run as high as a dollar a check.

Musk also sees tremendous opportunities in mobile commerce, in which transactions are made over mobile phones and wirelessly connected PDAs.

Pulling out a cell phone, punching in X, and tapping a few keys, he demonstrates a payment service that X.com has been offering since early June. "Done," he says. "I've just sent a dollar to my wife."

Jupiter's Van Dyke says any wireless carrier or PDA maker that can get its device in consumers' hands will be able to act as an intermediary for transactions. "I don't have to transfer funds; I can just have the charge for that Slurpee, or whatever, put on the bill," he says. "It's like an offline portal, so if I'm Sprint, or whoever, now I am the person billing the consumer for all this."

Now there's something to wrap your brain around: not the idea that the Net will soon let us thoughtlessly pay a few cents for a music clip from an online service, but that an online payment service may allow us to pick up a CD from a record store and wander out as effortlessly as an E-Z Pass user cruises through a toll booth.

CASE STUDY: CORBIS

Setting the Right Price

BY BRIAN CAULFIELD

IF YOU'RE IN THE BUSINESS OF SELLING images, and consumers have become used to downloading them for free from the internet, you've got a problem. You can't charge too much, but you have to be able to make money

on the small amounts the market will bear. Corbis the photo house backed by Bill Gates, has used micropayments to turn that problem into an opportunity.

Traditionally, those in the business of selling stock photographs and images have dealt chiefly with large commercial customers and haven't sold

digital images at a few dollars each. But that all changed when anyone could right-click on an image to download it to their hard drive.

So David Rheins, senior vice president of Internet ventures at Corbis, set up a system for selling digital images one at a time to consumers interested in getting an image. In April of last year Corbis announced a deal with Qpass, which works with content companies to accept payments as small as 75 cents for online content. Qpass enables users to make charges against their credit cards in small amounts, because it aggregates all the charges and presents users with a single monthly Qpass charge. Qpass in turn takes a percentage of each transaction in exchange for its services.

One challenge was to find the right price for the images Corbis had to offer. "Are you going to spend \$100 on images for your kid's school report? No," says Rheins. "But \$20 or \$10 or \$15? Sure." Surprisingly, Rheins says, consumers are willing to pay something for the rights to legitimately use Corbis images, just as long as that price is not too high.

The second challenge was to make sure those who owned the rights to the images Corbis was setting got their cut. Rheins says Corbis gave them the same percentage of each transaction it would give to those whose images were involved in target transactions.

Rheins says he sees his approach as a way in which Napster, and companies like it, could become not just legal but profitable. "They've got to do the right thing for the content providers who are the fuel that drive that engine," he says. He says Napster helps consumers in the same way that Corbis does, because it not only hooks music consumers up with new music, it also helps them become better-educated consumers by letting them learn more about the music they like.

So far, Rheins says, the sale of digital images is a small piece of Corbis' business. He won't discuss the cost of setting up the consumer side of the business, but he says about 50 to 60 people work in it. Corbis is a private company and doesn't release revenue figures either, but the bulk of its revenue comes from professional image licensing.

Rheins thinks Corbis' consumer business offers an opportunity for growth. "There is a growing market for this kind of digital content," he says. "You're just now seeing the adoption of things like it at a mass level, like WAP phones or personal digital assistants that have screens that have a resolution high enough to take graphics."

#### OTHER PLAYERS IN THE PAYMENTS GAME

\* Citigroup and AOL have said they will add a service to AOL that allows person-to-person payments.

\* Wells Fargo and eBay have teamed up to create Billpoint, a service that allows eBay users to pay for purchases with a credit card.

\* Payments veteran Western Union, part of transaction processing giant First Data has introduced MoneyZap to give users a way to send money to anyone online.

\*

**EmoneyMail** from Bank One lets users send money to one another from a Visa card or checking account for \$1 a transaction

\* eCount lets users spend money in their accounts with any merchant accepting credit cards.

\* Dynamic Transactions is offering the PayPlace.com payments service.

CASE STUDY: LIGHSHARE  
Pennies + (C) Protection  
BY RUHAN MEMISHI

LIGHTSHARE, THE SELF-PROCLAIMED "Napster with a conscience," wants to help you build a business on your own hard drive, without the need for costly servers, hosting accounts, and e-commerce solutions.

It sounds good in theory. Lightshare, which actually is more of a cross between Napster and PayPal, will help the originator of a digital file protect his or her copyright and will collect royalties from everyone who downloads the file, no matter how many hands it passes through. Those who pass the file along will also get a cut of the royalties.

But the success of the Palo Alto, Calif., company, which launches this month, hinges on a number of unresolved issues. The biggest one is whether the courts will shut down Napster. After all, who's going to pay for something they can get for free?

Lightshare will allow businesses and individuals to sell more than just music, however. Offerings will range from photos to software to research documents. Still, Lightshare probably won't make it without the endorsement of the entertainment industry, says Alan Alper, an Internet analyst at Gomez Advisors.

Lightshare CEO Clarence Kwan acknowledges that some firms in the entertainment business are afraid of peer-to-peer technology like Lightshare's, but he says they'll come around when they realize "they can actually use it to their advantage."

Alper says he likes what Lightshare is attempting to do. But how will Lightshare guard against someone who is the originator of a file, but not the copyright holder, from "proliferating it over the Internet and collecting every last royalty that's not due them?" Alper asks. "It's an honor system, as far as I can tell."

Kwan, formerly an executive at Time Warner, says copyrighted material cannot be sold without the owner's approval in a process that's tracked mainly through an automated system. The company has 11 employees so far and is expected to grow soon to 15, and some of them will be assigned to policing the system for illegal activity.

Gomez Alper says he also has security concerns about Lightshare, noting that he'd be "unnerved" by the prospect of giving people direct access to someone else's hard drive. But Kwan downplays that, saying that a potential buyer never sees the file name, the folder it's in, or the sector it resides in on the hard drive. The file is represented only as a 16-digit code.

Lightshare hopes to make money by charging fees on transactions between individuals on top of a small fee sellers have to pay to showcase a product. Businesses will pay licensing fees for Lightshare's services.

Kwan hasn't decided yet whether to build a micropayments system internally or outsource it to a peer-to-peer payments company like PayPal or Billpoint. Lightshare is also interested in an in-kind payment scheme that, for example, could involve using airline miles.

Kwan won't identify his business customers. But Alper says Lightshare has told him that photo site Shutterfly is on board. And Lightshare's investors from Google, Microsoft, and Netscape are expecting many more to follow.

5/7/4 (Item 1 from file: 636)

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### **You've Got Money!**

Wijnen, ReneE

Bank Technology News , v 13 , n 6 , p 1

June , 2000

#### **Text:**

The next "next big thing" in ecommerce could be person-to-person payment. And banks and tech vendors are scrambling to gear up for it. While the complexities of electronic bill presentment and payment have painstakingly been ironed out over almost two decades, a form of online payment born yesterday is already helping consumers whiz money back and forth to each other at Internet speed. It's called email. Practically unheard of a year ago, email payment, also known as person-to-person online payment, has already cropped up on company Web sites in industries ranging from banking to invitations. At least half a dozen proprietary versions of the technology have also been brought to market. What's more, it appears to be a hit among consumers, as well. Email payment service provider PayPal, Palo Alto, CA, announced in early April that it had already passed the 1 million customer mark. While part of the growth comes as a result of its February merger with Silicon Valley rival X.com, the numbers are still astounding. Such explosive growth is especially noteworthy, notes GartnerGroup analyst Avivah Litan, given that PayPal, at only seven months old, is the elder of the two chief email payment services. "One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic." Although person-to-person payment models vary, the basic premise is that a consumer registers with an email payment company by providing either a credit card or a bank account number. With PayPal's product, a customer registers for an account, in which money can be stored online. When an accountholder wants to send money to someone else, he

simply fills out an email form with the fund recipient's email address, the amount that's being sent and an explanatory note, and then clicks the "send" button. If the accountholder doesn't have enough money in his online account, the balance is deducted from the credit card or bank account provided during the initial registration. On the receiving end of the payment, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form

attached to the payment to access the money already waiting in a PayPal account in the receiver's name. To withdraw money from the PayPal account, a consumer may provide the number of the bank account to which he would like the money moved, or have a check mailed out. The simplicity of PayPal's model, bolstered by an email marketing incentive program, has helped fuel the company's growth. Initially, PayPal gave consumers \$20 for signing up and an additional \$20 for each person they referred who signed up. So if a customer sent a non-member \$50, the receiver would find \$70 in his account upon registering—\$50 from the person who sent him money and a \$20 registration bonus from PayPal. Meanwhile, the one who sent the money would be credited \$20 for referring a new customer. The signup and referral bonuses have since been scaled back to \$5 each as growth has exploded. PayPal charges no fees for its services. The company's revenues derive from the "float," or interest, that collects on the money customers leave in their online accounts. By contrast, most other payment companies make money by charging a per-transaction fee to a customers' credit card or bank account. On the back end, person-to-person online payment looks a lot like a shared merchant account. Businesses readily establish merchant accounts to process credit card transactions, but for individuals who would like to receive occasional credit card payments, establishing a merchant account would be cumbersome. In person-to-person payment, the customers of an email payment company are essentially treated as shared owners of a joint merchant account, allowing them to reap the benefits of accepting credit card payments, while sharing the costs. It's this ability to accept credit card payments cheaply and easily that has made the method particularly popular on consumer-to-consumer auction sites such as eBay, where buyers and sellers initially faced more awkward payment processes, such as sending money orders or waiting for personal checks to clear before completing transactions. "Person-to-person payment has been driven by online auctions," says Paul Jamieson, senior analyst of banking and payment systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast method of settling auction transactions." PayPal claims that one in four eBay auction items is paid for through its service. Spurred by the growing popularity of email payment among consumers, eBay has invested in a payment system of its own. In May 1999, the company acquired Billpoint Inc.; this past March, it sold a 35% stake in the payment engine to Wells Fargo & Co., San Francisco. Although eBay won't exclude the use of other person-to-person payment services on its site, it's hoping that its investment will make Billpoint the preferred service among auction customers. "The fundamental way we're moving money is the same. What's different is how the process is showing up on the Web site," says Billpoint Director of Marketing Ann Ruckstuhl in describing the changes to the service after the eBay acquisition. "If you are a seller and you put up a lamp for sale, Billpoint became an additional box you can check for payment method." In addition to key placements on Billpoint's Web site, eBay is using its understanding of the auction community to customize the payment service for different types of sellers. For example, sellers with error-free records who sell more than \$1,000 worth of goods a month on the site are paid faster, Ruckstuhl says. For Wells Fargo, buying into Billpoint means generating merchant account processing fees and valuable co-branding opportunities through eBay. Furthermore, person-to-person online payment presented a way to divert business lucrative credit card



portfolio. "We are expanding the credit card environment. We are replacing checks and money orders," says Michelle Banaugh, senior vice president for ecommerce and Internet payments at Wells. The bank also sees opportunities in eventually offering the payment service to start-up businesses that are not yet ready to set up merchant accounts, she adds. Other banks have rushed to form partnerships with payment vendors as well. In March, FleetBoston Financial Corp., Boston, allied with Providence, RI-based Tradesafe.com, and in April, Bank of America Corp., Charlotte, NC, announced a person-to-person payment agreement with electronic bill payment and presentment leader CheckFree Holdings Corp., Norcross, GA. FleetBoston and Tradesafe.com refer to the model they are supporting as a party-to-party payment model, and stress that beyond consumer-to-consumer auctions they see a variety of opportunities in the B2B and B2C arena. "One of the biggest growth opportunities is in small business and personal Web sites," says Ken Pereira, president and chief executive officer of Tradesafe.com. "You can put up a Web site, and we can come in and 'ecommercize' it and allow you to do business on it." One of the next development goals is to enable the service to process higher dollar amount transactions. Right now, Tradesafe.com pays sellers immediately for transactions under \$1,200, but for larger purchases it holds the buyer's money in an escrow-type arrangement until the product is delivered. The different versions and goals of the existing email payment models in the marketplace today underscore the ambiguity over what role email payment will eventually play. Bank One Corp., Chicago, chose not to partner with an existing vendor when it began developing **eMoneyMail**, launched in March. The service, currently available on Bank One's Web site, was designed and developed exclusively in-house. Furthermore, unlike other

financial institutions, Bank One is making a point of gearing the service strictly to consumers, rather than pitching it to businesses as well. The reason? Competition. "We really want to stay in the person-to-person space," says Dean Lehman, senior vice president of marketing with Bank One. "We don't want to compete with MasterCard or Visa. If an online merchant comes to us who is interested in using the product, we will tell them we think they are better off with MasterCard or Visa." Lehman goes as far as saying the bank will monitor customer usage and might suggest that a customer switch to a MasterCard or Visa processing account if the payment transaction volume indicates the user is using the service for business purposes. In addition to use in e-auctions, Bank One sees more practical applications for **eMoneyMail**, such as sending money to kids at college, birthdays and classifieds. If the bank were to expand the service into the business arena, it would be for enterprises like a **greeting** card company, which could enable customers to send money in ecards, or a rebate processor, which could send e-rebates to customers instead of paper checks. The bank plans to offer the service to other Web sites, including to other banks to re-brand as their own. GartnerGroup's Litan notes that the new payment method represents potential competition for electronic billing vendors. For example, drawing on the banking expertise of merger partner X.com, PayPal is now considering whether to offer bill-pay as an added service for its rapidly growing customer base. CheckFree is quickly

jumping into the email payments scene. The company says it has designed an email payment based on direct deposit, which would require customers to supply bank account numbers to enroll in the program. The danger of a direct deposit email payment system is that cautious customers might be reluctant to enter an bank account number over the Web. "I know there is some concern about providing your bank account number online, but products in the marketplace today show that consumers are getting over those fears," says Tim Renshaw, product manager of person-to-person products and payment at CheckFree. The vendor is working on a new version that will allow transmittal of credit card payments. The person-to-person service will be launched only through partners, including Bank of America and the U.S. Postal Service. BofA plans to kick off its service by year's end; the USPS has not announced a launch date. Another feature CheckFree is developing for future versions of the product is real-time money transfer. Its initial email payment system will have a three-day lag time in transferring money from one bank to another. However, Renshaw says that some systems that claim to have instant payment actually have a several day delay in withdrawing money from online accounts. The new person-to-person package is distinguished from CheckFree's existing "Pay Everyone" electronic bill payment service in that the entire person-to-person payment process is electronic. With Pay Everyone, consumers enter the information of individuals to whom they want to send checks and to authorize online payment, but on the back end a check is still cut and mailed. Beyond auctions and away from public partnerships with banks, Mambo.com Inc., an event planning and invitation company in Menlo Park, CA, saw potential in tying an email payment service directly to its product. That's why it has developed its own in-house payment service. "We believe that as a service, person-to-person payments work best when they are contextually integrated," says Greg Richards, Mambo's vice president of strategy and co-founder. The company tested the idea with consumers who use its invitation service and found that it was a good fit. Mambo users send invitations for sports

events, concert tickets, going-away parties, or other activities that include payment or money exchanges. The service is free, and the company collects float and Web advertising revenues. "If we start developing a financial relationship with customers, if we are helping plan events that cost money, there are larger marketing possibilities," Richards says. We can capture information about events planning and the costs associated with it. We can develop financial relationships."

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**BANK ONE EMONEY'S FUTURE.**

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**Text:**

Promising widespread uses for its new **eMoneyMail** person-to-person credit card payment system, Bank One Corp. says it will announce marketing partnerships for the payment vehicle within the next few weeks. Some possibilities include a partnership with an electronic **greeting** card firm, which will allow consumers to email electronic cards stuffed with electronic money; or charitable solicitations that will give benefactors the option of e-mailing donations to an organization. **EMoneyMail** has applications in the business-to-consumer market as well, says Bank One. Two examples include rebate companies that can offer consumers the option of receiving their rebate via e-mail, and Internet-based market-research firms that can offer to pay consumers a fee via e-mail for tasks such as filling out online surveys.

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